# THE RAND-McNALLY BANKERS' MONTHLY

MAY, 1900

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

SEVENTEENTH YEAR

NUMBER 5

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PUBLISHED BY
RAND, McNALLY & CO. CHICAGO ILL.
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BANKERS' MONTHLY

VOLUME 19. CHICAGO, MAY, 1900. NUMBER 5.

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## *BANK RESERVES AND RESERVE CITIES.*

The Comptroller of the Currency, Hon. Charles G. Dawes, has submitted to Senator Allison a very able report upon the bill introduced by Senator Allison in the Senate, March 26th last, to amend the law relative to bank reserves and reserve cities. The Comptroller's views on the subjects included in the bill may not possibly meet with entire approval in a great banking center like New York, but the changes he suggests would in all probability result in immense advantage to the whole country, because of the likelihood that, under the modifications proposed, many periods of stringency and panic would be avoided. The following is Comptroller Dawes' report upon Senate Bill 3793:

"Hon. W. B. Allison,
"Care Finance Committee,
"U. S. Senate, Washington, D. C.

"Dear Sir—I have your letter of recent date, asking for an expression of opinion upon S. B. 3793, proposing an amendment to the present banking laws regarding reserve cities in the United States. The question of those laws which affect the right of one national bank to consider as a cash resource a deposit in another national bank, called its reserve agent, is one of great importance and involves the most fundamental principles of safe banking.

"The modification of the present law regarding reserve cities which would result from the passage of the bill under discussion would not, in my judgment, and for reasons which I will endeavor to state, have any additional adverse effects; but, on the contrary, might result in some facilitation of business in

different states and sections, convenient alike to the community and to the banks as compared with existing conditions. But in connection with this expression of opinion and my reasons therefor, I deem it not inappropriate to discuss the present law regarding reserve cities, since, in my judgment, a radical modification therein should be made and greater restrictions placed upon the rights of banks to count as a part of their legal reserve so large an amount of credit with a reserve agent.

"In order that my position may be understood at the outset, I will say that as the present law stands, the proposed bill would not seem to aggravate the evils which pertain to it; but my belief is that the present law should be modified. The attitude of this office, of course, in connection with such questions should be based upon what it considers to be public policy, irrespective of the advantages, if any, which might be derived by the banks from a change in the law. As related, however, to the effect upon the public of a change in the law, I shall discuss the question also from the standpoint of the banks since the extent to which the public is affected will be determined by the action which the banks would take under the amended law, which action must be determined somewhat by the opportunity for profit afforded by the modification of the present legal restrictions.

"My belief is that under the present law too great latitude is allowed the national banks of the country in their ability to use reserve credits for the purpose of increasing their business, for the reason, as will be shown hereafter, that so free a use of these credits increases too greatly the disproportion between the deposit liabilities of the aggregated banks of the country and the aggregated cash resources with which to meet them. But the privileges given the banks by the present law to use reserve agents and the interest rates offered by the present reserve banks in order to secure these deposits, are such that at present practically the entire amount now authorized by law to be deposited with reserve agents and counted as a part of the reserve of banks is thus used. This being the case, the extension of the privilege to banks in cities of 25,000 population to become reserve agents cannot be considered a cause for the employmnt in the aggregate of more cash funds for deposit with reserve agents, and cannot aggravate any of the evils incident to the present law.

"The chief result, therefore, which would follow the enactment of the law proposed, without any other change in the present law, would be the transfer of a portion of the funds now held as reserve by banks of the larger cities to those reserve banks in cities of 25,000 which would offer equal interest rates on reserve deposits; for the reason that such transfer would facilitate the business of a state or a section of the country in the matter of currency shipments over shorter distances in the manner pointed out in your letter.

"That this proposed amendment of law would not of itself make any material change in existing conditions, the following considerations will make clear:

"Banks in non-reserve cities are now required to keep a reserve of 15 per cent or $150 for each $1,000 of deposits, two-fifths of which, or $60,

must be kept in their own vaults, leaving $850 available for loaning and $90 available for an interest-bearing deposit with reserve agents, out of each $1,000 available.

"Banks in reserve cities are now required to keep 25 per cent, or $250, for each $1,000 of deposits, one-half of which, or $125, must be kept in their own vaults, leaving $750 for loaning and $125 for an interest-bearing reserve deposit out of each $1,000.

"It would thus appear that the only advantage or inducement for 15 per cent banks to become reserve city banks under the proposed amendment would be the increase in its volume of business and not an extra rate of profit to be realized in handling the reserve funds of their correspondent banks. This is further evidenced by the fact that no city with a population of less than 100,000 has availed itself of the privilege under the present law of becoming a reserve city except:

| | |
|---|---|
| Savannah, Ga | 80,000 population |
| Houston, Texas | 60,000 population |
| Des Moines, Iowa | 75,000 population |
| St. Joseph, Mo | 80,000 population |
| Lincoln, Neb | 50,000 population |
| Portland, Oregon | 91,000 population |

"No matter how many reserve cities may be created, the rate of interest, or the terms upon which balances can be used, together with the facilities for exchange at the principal moneyed centers, will largely control the selection of correspondents.

"The demand for New York and Chicago exchanges will always necessitate the selection of banks in those cities as correspondents of interior banks. That no important economic change will be effected by the enactment of this amendment is further evidenced by reference to the reports of this office relative to the banks of Indiana and Oregon. The most recent designations of reserve cities were Indianapolis, Ind., and Portland, Ore., which were created in the early part of 1899.

"From reports of conditions made on April 5, 1899, the net deposits of the Indiana banks aggregated $47,238,469; the cash reserve, $6,667,293, or 14.1 per cent, and the reserve with agents $10,666,462, or 22.6 per cent. On June 30, 1899, the deposits had increased to $54,400,104; the cash reserve to $7,565,674, or 13.9 per cent, and the reserve with agents $13,905,387, or 25.6 per cent. The deposits of banks of the state gradually increased from the last-named date to $59,788,302 on February 13, 1900, at which time the cash reserve was 12.9 per cent, and the reserve with agents 23.6 per cent.

"It would not appear from these returns that the designation of Indianapolis as a reserve city has resulted in the retention of any material addition to the cash reserve of the banks within the state, nor any notable change in the percentage of reserve with correspondents.

"By reference to returns from the State of Oregon for the same dates a similar result is noted. There has been but a slight increase in the net deposits of the banks since the close of 1898, and a corresponding increase in the cash

reserve held, but with the exception of the proportion held in September, 1898, the percentage of cash reserve is practically unchanged.

"The returns made in June and September, 1897, show a low percentage of cash in banks but an abnormal percentage, comparatively with reserve agents.

"The conclusion which I reach, therefore, so far as S. B. 3793 is concerned, is that it will not change existing conditions adversely, but will tend to lessen the distance between reserve agents and correspondents and to that extent facilitate the shipment of currency and the transaction of other business between them, which is the expressed object of the bill.

"While realizing that this is the extent to which an expression of opinion was requested, I feel that the great importance of this question of proper laws governing bank reserves justifies further comment on the wider question. My belief is that the present provisions of law regulating reserve deposits, are, in their practical effect, productive of harm to the legitimate business interests of the country, and that they should, to some extent, be modified.

"From official investigations which I made into the different banking systems of this country last summer, it would appear that there are at present in the United States approximately 12,804 banks of all descriptions, containing aggregated deposits amounting to $7,513,954,361, the greater part of which is subject to payment on demand. The outstanding issues of coin and paper money of the United States are about $2,000,000,000. It will be noted that the banks owe in deposits nearly four times the amount of the total outstanding currency of the country. The disproportion between the deposit credits of the country and the amount of cash actually held by the banks as reserve against them is, of course, much larger, and, in my judgment, taking all the banks into consideration, is considerably less than 15 per cent of the aggregate deposit liabilities.

"In order to ascertain the relation of the question of reserve cities to the existing disproportion between deposit credits of the country and the amount of cash held by the banks to protect them, we must consider the economic effect of the permission given to national and other banks to loan money and give deposit credits on the strength of their deposits in reserve banks, as well as on account of the cash actually in their vaults.

"I have used a portion of the following argument in connection with a discussion of another phase of this subject, but repeat it here:

"Every national bank in the country is presumed by law to be on a conservative and safe basis, so far as its ability to redeem deposits is concerned, when it has on hand in cash, and on deposit with approved banks, called reserve agents, 25 per cent of the amount of its total deposits.

"In cities of small population, a less proportion of cash and cash resources to total deposits is legally deemed consistent with conservative banking. When the cash and reserve accounts (called together 'cash resources') exceed to any extent the 25 per cent limit, the bank, according to the generally accepted rule, can safely loan the excess. In the determination of its ability to loan, a bank does not ordinarily consider the relation of the amount of cash in the vaults to

the amount of its credits with reserve agents, for the reason that in usual practice the reserve agent will ship cash when called for, or the bank can sell for cash, to neighboring banks, exchange drawn against its balance with the reserve agent. It is the relation of the sum of the cash and reserve balances to deposits which determines whether or not the bank is in a condition to loan. While this is a well known fact, the consequences of it are often overlooked.

"The fact that national and other banks are allowed to loan on the strength of their deposits in other banks, as well as on account of cash actually in their vaults, means that, considering banks as a whole, the actual cash held by them, into which checks and drafts are by their terms and by practice concurrently convertible, is much less than 25 per cent of the deposits. This fact, together with the fact that one bank will credit, as a deposit redeemable in cash, a check on another bank, means also that our banks add to the purchasing power of the community, or, in other words, create deposit credits for the community. From the following illustrations of the effect of operations with reserve agents it is not to be inferred that under similar circumstances all banks would act as do the banks which we assume as existing for purposes of illustration. Yet whether it be the policy of a bank to run with a 25 per cent reserve, as do the banks in our illustrations, or a 40 per cent reserve, the general effects of loaning operations are the same.

"We will suppose a national bank to be organized at Omaha with $600,000 capital, all of which, at the commencement of business, is in the vaults in cash. Let us assume that the first action of the Omaha bank is to deposit $300,000 of its capital in the New York bank which has been approved by the Comptroller as its reserve agent, the latter bank having already on hand 25 per cent of its deposits, in cash and cash resources, at the time the deposit of $300,000 is made by the Omaha bank.

"The statement of the Omaha bank then stands as follows:

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Due from approved reserve agents | $300,000 | Capital stock | $600,000 |
| Cash in vaults | 300,000 | | |
| | $600,000 | | $600,000 |

"We will assume that during the next week the Omaha bank receives $800,000 in deposits and makes $1,000,000 of loans, retaining 50 per cent of its deposits in cash resources. The statement of the Omaha bank then stands as follows:

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans and discounts | $1,000,000 | Capital stock | $ 600,000 |
| Due from approved reserve agents in New York | 300,000 | Deposits | 800,000 |
| Cash in vaults | 100,000 | | |
| | $1,400,000 | | $1,400,000 |

"We will assume that of the $300,000 deposit made by the Omaha bank, the New York bank loans $225,000, reserving $75,000 in order to still keep its

cash reserve 25 per cent of its deposits. We can now trace the increase in the purchasing power of the country involved in these transactions, or, in other words, ascertain the increase in bank credits.

"It is as follows:

"First. An increase in New York of $225,000 purchasing power, loaned by the New York bank to borrowers there, since but $75,000 of the $300,000 deposited by the Omaha bank is retained by the New York bank to protect itself on the Omaha deposit, and since at Omaha this $300,000 New York balance does the work of an equal amount of cash in assisting to hold good, under ordinary business conditions, the $800,000 deposits of the Omaha bank.

"Second. An increase of $400,000 purchasing power, or bank credits at Omaha. This increase has been created in this way: In making $1,000,000 loans, the Omaha bank, in addition to loaning to its customers its capital of $600,000, thus returning to the community all the purchasing power it possessed before the organization of the bank, has also loaned to them $400,000 of the $800,000 placed in the bank by depositors, thus adding $400,000 to the purchasing power of the borrowers. And yet, by this latter transaction, no purchasing power has been taken away from the depositors, since checks drawn against their $800,000 deposits are accepted in payment on a par with the gold, silver and paper money of the Government, the bank having pledged itself to redeem them in cash on demand. Thus we see that this Omaha bank, so conservative as to hold in cash and reserve agents one-half of its total deposits, has yet by these simple transactions increased the supply of bank credits which can be devoted to the purchase of commodities, or the payment of debts, in the sum of $400,000 at Omaha, and $250,000 at New York—a total of $625,000.

"Now, having considered the connection between the increase of loans and the increase of deposits, and the consequent increase in the purchasing power of the community, let us now consider the connection between a decrease in deposits and the resulting decrease in loans, and decrease in the purchasing power in the community. Let us take the case of a New York reserve agent, which is called upon to ship $150,000 of currency to one of the banks in Omaha depositing with it. Before the shipment we will suppose the following to be a condensed statement of the condition of the New York bank:

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans and discouts | $1,000,000 | Capital stock | $ 250,000 |
| Cash resources | 250,000 | Deposits | 1,000,000 |
| | $1,250,000 | | $1,250,000 |

"At the time of paying the Omaha depositor $150,000, the cashier calls in $150,000 of loans, which, for the sake of our illustration, we will suppose are paid in checks on his own bank. In calling in $150,000 loans, the bank takes that much bank-credit or purchasing power from the community. Its loans and discounts are reduced $150,000, its cash resources $150,000, and its deposits $300,000, leaving the statement of the bank as follows:

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans and discounts | $850,000 | Capital stock | $250,000 |
| Cash resources | 100,000 | Deposits | 700,000 |
| | $950,000 | | $950,000 |

"But we readily see that the bank must contract its loans still more, since the remaining $100,000 cash resources lacks $75,000 of being 25 per cent of its remaining $700,000 deposits, to-wit, $175,000.

"Therefore, the bank must still further contract the purchasing power of the community and destroy bank-credits by creating again the proper ratio between cash resources and deposits. Assuming again that the borrowers pay the loans which are called, by checks on the same bank, it is evident that in this case, to restore the 25 per cent proportion of cash resources to deposits, loans must still be contracted $300,000, decreasing deposits $300,000, and taking that amount of purchasing power away from the borrowers. Whether the loans are paid by checks on the bank calling them, or by checks on other banks, the effect on the purchasing power of the community is the same. The statement then stands:

| ASSETS. | | LIABILITIES. | |
|---|---|---|---|
| Loans and discounts | $550,000 | Capital stock | $250,000 |
| Cash resources | 100,000 | Deposits | 400,000 |
| | $650,000 | | $650,000 |

"By these transactions, therefore, the purchasing power in New York is diminished by $450,000. This amount exactly equals the possible increase in purchasing power given to Omaha, if the Omaha bank chooses to use the $150,000 cash to its limit, as a basis for creating bank credits. It can loan credits on its books (deposits) to an amount of which the $150,000 cash is 25 per cent, to-wit, $600,000. As the $150,000 deposit in New York, before it was drawn by the Omaha bank, was counted a cash asset, the possible net gain in Omaha really consists of the difference between $600,000 and $150,000, or $450,000.

"It is readily seen from this examination into the method of the creation of bank-credits which permits the purchasing power created by loans, and expressed in a draft or check on one bank to be deposited as a cash asset in another, that deposits in banks eventually not only greatly exceed the total cash supply held by them to redeem deposits, but the total cash supply of the nation as a whole.

"Now when the Omaha bank or a similar bank in times when crops are to be moved cannot use its balance in New York as a basis of bank credits, but must withdraw currency from New York, and furnish it over its counters to its customers, or, in times of panic, must withdraw still larger amounts of currency to meet much more urgent demands from frightened depositors, we realize the importance to the public of those laws regulating the extent to which the reserve of one bank can safely be represented by what is practically a loan to another bank instead of by cash in its vaults.

"And in times of financial crisis, such as 1893, when there are widespread withdrawals in currency not only in reserve cities, but throughout the country,

the reserve cities are subjected to a strain which endangers the stability of the entire banking system. It is doubtful whether, taken as a whole, the handling of large bank deposit balances is profitable to the banks. The balances are the most unstable of all deposits. They are the most expensive accounts, not only because of the interest paid on them, but because of their extreme activity. A large number of bank deposit accounts swells the totals of a bank's statement, and perhaps serves to attract other business of a more desirable nature. But taken all in all, even the advantage to the banks of such business is doubtful, while the adverse effect on legitimate business at times is unquestioned.

"The banks, recognizing the instability of the bank deposits, must loan their money on call. To secure sufficient call loans, they must go to the speculative exchanges, and the injurious results of that practice are easily understood.

"It is only by loaning money on speculative securities that the banks are enabled to pay the high rates of interest on bank deposit balances, which form the attraction to the country banks for the deposit of so much larger a portion of their funds in New York than is needed for the clearance of exchange. During the last summer, there occurred a marked demonstration of the evil effects of this practice upon the legitimate business of the country. At that time there was a marked slackening in the demand for money in the interior of the country, and the banks of that section found it difficult to safely loan their funds. As a result the interest paid by Eastern reserve agents upon deposit balances attracted an immense surplus to New York and other Eastern cities. This redundancy of money in New York and the East and the ease with which loans upon speculative collaterals were there obtained, immediately created a speculative movement in stocks which was carried on with a constantly rising range of prices until the fall of last year. At that time the crop movement in the West and the rising rate of interest there led the banks of the interior to draw upon their balances in New York and to order the shipment of large amounts of currency as against these balances. It is to be noted that at the time these demands took place the business of the country was in a prosperous condition with a tendency towards an increase in general prices and in the wages of labor. There was no lack of confidence in the country and nothing which indicated panic conditions, and yet this demand by the banks of the West for the shipment of currency on deposit with reserve agents resulted in a panic upon the Stock Exchange of New York which instantly became a grave menace to the entire business of the country.

"In the abnormal demand for money created by this panic on the Stock Exchange, the ordinary credits to the legitimate business and commercial enterprises of the country were necessarily curtailed by the banks, and unquestionably great damage would have been done to such interests had not the Secretary of the Treasury, seeing the possibility of evil to the country at large, interfered to prevent a rapidly increasing stringency in the money market.

"It is to be remembered, of course, that the exchange business of the interior banks will always necessitate large deposit balances in New York and other reserve cities, and that at certain seasons of the year abnormally large

balances of idle funds may be attracted to different parts of the country following higher interest rates. But it is respectfully suggested that public policy demands that banks of the country should not be allowed to deposit with other banks so large a portion of that fund which in theory is regarded as sacredly devoted to the protection of the interests of the depositors. They should be compelled to hold a larger portion of this fund in cash in their vaults so that it can always be devoted to its proper use beyond peradventure.

"In the panic of 1893 the New York banks refused to ship currency in response to demands from banks in the interior for a considerable time, showing in the extreme test of panic that the reserve which had been counted as cash by the banks of the country was not in fact at all times available to enable them to meet the demands of their depositors. While restrictions placed upon the power of banks to count as banking reserve so large a portion of money on deposit in reserve cities will not have the effect of preventing speculative transactions in the money centers, it will not have a tendency to encourage them to so great an extent as does the present law, at a risk at times to the best interests of legitimate business and at the cost of weakening the banking system as a whole by creating too great a disproportion between aggregate cash resources and aggregate deposit liabilities.

"It is to be remembered that so far as the ability of the banks to serve the public is concerned, it will not be impaired by a smaller number of reserve cities. The banks of necessity must furnish exchange and will accordingly keep the balances with correspondents necessary for such purpose. The permission given by the law to the bank to count as a part of their cash reserve a balance with their reserve agent is primarily for the purpose of convenience and profit for the banks and not for the convenience of the public in any of its relations to the bank.

"In conclusion, I believe that under the present law regarding reserve cities too great latitude is now given the banks in connection with the use of the reserve, the primary object of which is the protection of the depositors of the banks, and I recommend that amendments to the laws be passed requiring that a larger proportion of the reserve should be kept in cash in the vaults of the bank. Considering the banking system as a whole, the present ability of banks to use credits with reserve banks as a basis of loans creates too great an extension of aggregate deposit credits as compared with aggregate cash resources, which, in times of liquidation and financial panic, increase the necessity upon the banks of demanding payment of loans from the community and adds to the demoralization of business incident to such period. By increasing the restrictions upon the right of banks to count deposits with reserve agents as cash, a firmer and safer foundation will be built under the deposit credits of the country, and it is my belief that in times of liquidation the greater strength of the banks will more than compensate them for the loss of the small amount of interest on a portion of their balances which may be due to a change in the present law.

"I therefore recommend that Section 5192 of the Revised Statutes of the United States be amended so that under its provisions but one-fifth, instead of three-fifths, of the reserve of 15 per cent required by law to be kept by banks not reserve agents, may consist of balances due to reserve banks, and that Section 5195 of the Revised Statutes of the United States which authorizes banks in small reserve cities to keep one-half of their lawful money reserve in cash with central reserve cities be repealed.

"Respectfully,

"CHARLES G. DAWES, Comptroller."

The legislation in question is a bill to amend Section 1 of an act entitled "An act to amend Sections 5191 and 5192 of the Revised Statutes of the United States, and for other purposes," and is as follows:

"Be it enacted by the Senate and House of Representatives of the United States of America in Congress Assembled: That Section 1 of an act entitled 'An act to amend Sections 5191 and 5192 of the Revised Statutes of the United States, and for other purposes,' approved March 3, 1887, be, and the same is hereby amended to read as follows:

" 'That whenever three-fourths in number of the national banks located in any city of the United States having a population of 25,000 people shall make application to the Comptroller of the Currency, in writing, asking that the name of the city in which such banks are located shall be added to the cities named in Sections 5191 and 5192 of the Revised Statutes, the Comptroller, with the approval of the Secretary of the Treasury, shall have authority to grant such request, and every bank located in such city so designated shall at all times thereafter have on hand, in lawful money of the United States, an amount equal to at least 25 per centum of its deposits, as provided in Sections 5191 and 5195 of the Revised Statutes: Provided, That no bank with a capital of less than $100,000 shall be thus designated.' "

## *CATER TO WOMEN'S DEPOSITS.*

A new bank, which will cater especially to women, will be opened in New York soon. It is to be located near Seventy-second street, between Fifth and Madison avenues, right in the heart of the richest community in New York. Its president will be James Stillman, who is president of the National City Bank. The capital of the new bank will be $200,000 and surplus $100,000. The Fidelity Bank will, in many ways, be the most luxurious affair of its kind in the world. Banking officials are more and more appreciating the importance of swell women with "pin and pickle" money and wealthy widows with "rolls." To attract such depositors there will be carpets on the sidewalk under bright colored, scalloped awnings; parlors two inches deep in velvet, ivory tables, gold pens, Titians and Turners on the walls, lavatories and toilets in Parian marble and polite clerks. Only bright, crisp, new bills, which rattle when folded, will be given when checks are cashed, and telephones and messenger calls will be at the disposal of customers.

# THE FINANCIAL AND COMMERCIAL OUTLOOK.

The general business situation may be regarded as reflecting the high activities now so many months continued. One of the leading industries of the country has received a set-back which, considering the remarkable strength of the iron and steel markets, came somewhat in the nature of a surprise. The iron and steel industry in all its branches has been making such tremendous records, both as to price and the output of product, that the shutting down of several of the mills under the control of the American Steel and Wire Company furnishes an incident which attracts general attention. It is alleged in some quarters, however, that this halt in industrial advancement is not wholly due to real conditions of demand and supply, but that, in the interest of those charged with the management of such affairs, this action in the midst of normal conditions is the result of manipulation. The resultant decline in the price of industrial securities is not without wholesome feature. However subject to criticism is the action of those who control such properties, it is nevertheless true that a little loss of confidence is beneficial. Doubt concerning the future of affairs leads to conservatism, and conservatism in all business matters is a virtue which cannot be too strongly commended.

There is some fear of congestion of money in the Treasury, owing to the continuance of increased receipts. The Secretary of the Treasury has been compelled to revise his estimates, submitted to Congress at the beginning of the present session last December. At that time it was predicted that the revenue laws now in force would produce an excess of receipts for the current fiscal year of $40,000,000. The great prosperity of the country has resulted in an augmentation of Government revenues exceeding reasonable expectations. April 10th, Secretary Gage, in reply to a resolution of the House of Representatives of April 2d, reported that the total of receipts for the year ending June 30, 1900, would reach $560,000,000, and the total of expenditures $490,000,000, leaving an estimated surplus of $70,000,000. The following table exhibits the estimates in detail made at the beginning of the present session of Congress, and on April 10th, last, in reply to the resolution referred to:

RECEIPTS.

| | Dec. 5. 1899. | April 10, 1900. |
|---|---|---|
| From customs | $225,000,000 | $233,000,000 |
| From internal revenue | 290,000,000 | 292,000,000 |
| From miscellaneous | 25,000,000 | 35,000,000 |
| Total | $540,000,000 | $560,000,000 |

EXPENDITURES.

| | | |
|---|---|---|
| For the civil establishment | $100,000,000 | $104,000,000 |
| For the military establishment | 150,000,000 | 135,000,000 |
| For the naval establishment | 55,000,000 | 55,000,000 |
| For the Indian service | 11,000,000 | 11,000,000 |
| For pensions | 144,000,000 | 143,000,000 |
| For interest on public debt | 40,000,000 | 42,000,000 |
| Total | $500,000,000 | 490,000,000 |

or an estimated surplus of $70,000,000.

It will be noted that there is an estimated net increase of receipts aggregating $20,000,000, of which $8,000,000 will be credited to customs, $2,000,000 to internal revenue and $10,000,000 to miscellaneous items. Customs receipts have reflected the greater buying capacity of home manufacturers, for in large part the increase in importations during the year has been in those articles imported for manufacturing purposes. The increase in recent years of articles imported for manufactures has been marked. In each of the years 1895, 1896 and 1897 the imports of articles in a crude condition, which enter into the various processes of domestic industry, amounted to an average of less than $200,000,000 a year. During the calendar year 1899, the last half of which belongs to the fiscal year 1900, the imports of this class amounted to $267,493,000, which is an increase of nearly $70,000,000 over the average of the three years named. At this time the importation of manufacturers' materials is at the rate of $28,000,000 a month, or more than 50 per cent greater than the monthly average in 1896. On the other hand, it is gratifying to note that imports of manufactured articles have greatly fallen off. The value of such articles imported in 1896 was $160,203,000, and in 1897, $165,021,000. In 1898 their value was $94,709,000, and in 1899, $110,735,000. The average reduction in imports of manufactured articles under the Dingley tariff has been about $60,000,000 a year.

The large increase of $10,000,000 noted in the estimates above given for miscellaneous receipts is made up of items which could not be foreseen at the time of the first estimate, such as the proceeds of the sale of the custom house property in New York, which amounted to more than $3,000,000. The increase of $2,000,000 in internal revenue receipts is not of itself important, but the fact that the Treasury is now accumulating a surplus lends force to the agitation for a reduction, or rather the repeal, of those taxes which can best be spared. In response to a further resolution of inquiry by the Senate, the Treasury Department has submitted in detail, so far as possible, the amounts collected under the war revenue act from the date it became a law, June 13, 1898, to March 31, 1900, as follows:

| Objects of taxation. | Amount collected. |
|---|---|
| Cigars | $ 5,202,691.00 |
| Cigarettes | 2,442,020.53 |
| Snuff | 1,641,281.51 |
| Tobacco, chewing and smoking | 27,070,113.79 |
| Dealers in leaf tobacco | 127,170.79 |
| Dealers in manufactured tobacco | 30,637.50 |
| Manufacturers of tobacco | 39,183.57 |
| Manufacturers of cigars | 446,724.89 |
| Miscellaneous collections relating to tobacco | 773,175.30 |
| Fermented liquors | 56,936,631.83 |
| Additional collections on fermented liquors stored in warehouse | 197,936.13 |
| Mixed flour | 14,154.75 |
| Bankers, capital not exceeding $25,000 | 712,426.19 |
| Bankers, capital exceeding $25,000 for each additional $1,000 in excess of $25,000 | 6,066,155.03 |
| Billiard rooms | 583,443.03 |
| Brokers, stocks, bonds, etc | 559,356.13 |
| Brokers, commercial | 277,016.66 |
| Brokers, custom-house | 11,860.52 |

| Objects of taxation—Continued. | Amount collected. |
|---|---|
| Brokers, pawn | $ 71,756.33 |
| Bowling alleys | 90,626.46 |
| Circuses | 28,929.11 |
| Exhibitions not otherwise provided for | 148,759.50 |
| Theaters, museums, and concert halls | 97,729.39 |
| Legacies | 2,896,306.31 |
| Schedule A | 66,781,776.80 |
| Schedule B | 8,693,331.17 |
| Excise tax on gross receipts | 1,463,547.69 |
| Total | $183,405,292.45 |

In submitting these figures, the Commissioner of Internal Revenue stated that he would be glad to furnish a more detailed account, showing the amounts received from each source under the head of Schedule A, which covers the documentary taxes. It would be useless, he said, to attempt to indicate the specific documentary taxes paid by the 500,000,000 1-cent stamps used, especially in view of the fact that beside the four specific purposes for which the 1-cent documentary stamp is provided by law, stamps of that denomination may be used on documents requiring a higher tax, the question being merely whether there is sufficient space on the document for affixing stamps of the smaller denomination. The same difficulty would be encountered in an effort to trace the particular documentary taxes paid by the 500,000,000 2-cent stamps used under Schedule A.

It is probable, in the present state of the revenues, that some forty or fifty million dollars of the above taxes could be spared. In fact, with expenditures also showing decreases from month to month, all the taxes levied under Schedules A and B might well be repealed. It is doubtful, however, if anything in the way of tax reduction can be accomplished at the present session of Congress. The leaders in both Houses are fearful that a movement to repeal any of the war taxes, it being impracticable to repeal all of them, will result in prolonged hearings and discussions, carrying the session far on into the campaign.

It is argued that large disbursements are to be made on account of the refunding operations. In fact, some $25,000,000 has already been disbursed on this account; but from this time on it is not likely holders of the bonds subject to redemption and exchange will part with them so freely as have the banks during the first month and a half of the operation of the law. The total of redemptions April 26th stood at $257,000,000, of which $213,000,000 were exchanged by banks and $44,000,000 by individual holders.

Another means of getting rid of the surplus in the Treasury could be resorted to by the calling in of the $25,000,000 old 2 per cents now redeemable at the option of the Government; or, should the price of the 4's and 5's, now subject to redemption under the new currency law, fall to a point where they would be equivalent to the value of a 2 per cent bond at par, the Secretary of the Treasury would be in a position, possibly, to make purchases of this character. Then, there are the sinking fund requirements, amounting now to $51,000,000 a year, and, besides, a large balance in that fund unprovided for

during the days of deficits. Last of all, there could be, in case of a congestion of money in the Treasury, a resort to the unpopular method of depositing excess receipts in designated depositories. The national bank depositories now hold Government funds to the amount of $110,365,000. No substantial objection to increasing deposits in national banks can be perceived, except the embarrassment which might follow to the money market in the event of the necessity of large and sudden withdrawals.

A review of the entire situation is reassuring. From the present outlook, it is not probable that rates for money will be much higher during the year than they are now, excepting always, of course, the crop-moving season, when, as frequent experience teaches, stringency more or less pronounced may be expected.

## *STATISTICS ON BANK CIRCULATION.*

William C. Cromwell, president of the City National Bank of Buffalo, addressed queries to every national bank in the country asking each one how much new circulation it intended to take out during the course of the year and whether circulation in its district was easily kept outstanding.

Mr. Cromwell has received replies from 2,987 banks, representing $510,000,000 of the entire $613,000,000 capital in the national system. For banks not represented in his correspondence he added the necessary percentage and arrived at the following conclusions:

Under the provisions of the new law the immediate increase in circulation will amount to $91,205,512. The prospective natural increase during the year will be $20,583,146, making a total increase of national bank circulation during the current year of $111,788,658.

Mr. Cromwell's report goes to show that 88 1-2 per cent of the national banks find circulation is easily kept outstanding, and the other 11 1-2 find it difficult.

## *THE HONGKONG AND SHANGHAI BANK.*

The Hongkong and Shanghai Bank has issued its report for the half year ended December 31st last. The net profit for the period, including $963,532 balance brought forward from last account, amount to $3,118,624. The directors recommend the transfer of $500,000 from the profit and loss account to credit of reserve fund, which fund will then stand at $11,500,000. The divisible balance is $2,603,624, out of which the directors recommend the payment of a dividend of £1 10s sterling per share, which at 4s 6d will absorb $533,333, and a bonus of 10s sterling per share, which at 4s 6d will absorb $117,777. The difference in exchange between 4s 6d, the rate at which the dividend and bonus are declared, is 1s 11 3-8d, the rate of the day, amounts to $931,669. A balance of $960,843 remains to be carried forward.

# THE COMMERCE OF THE UNITED STATES.

The Department of State at Washington publishes each year a volume entitled "Commercial Relations of the United States," comprising the annual reports, or extracts therefrom, of United States consuls in all countries of the globe. The work for the present year has not yet been issued, but the reports which it will contain may be briefly reviewed.

There is no doubt that the representatives of the nation in foreign countries are rendering a variety of important services to American trade by answering specific inquiries from individual business firms, as well as from organized trade bodies, with important results in enlarging the markets for American manufactures as well as for the products of our farms, our forests and our mines. The answers to such inquiries, if of sufficient general importance, are distributed with the least possible delay to the newspaper press, to chambers of commerce and other trade organizations, and to the interests more immediately concerned, so that the country at large may receive the benefit of such data. No other country in the world has so rapid a system of disseminating similar information, or one that so satisfactorily meets the requirements of its industries and commerce.

Thanks to the industrial genuis and energy of our people, the United States has been so quick to avail itself of the commercial opportunities in other countries and to adapt itself to their special requirements that, notwithstanding its comparatively recent entrance into the markets of the world as a competitor with the older manufacturing nations, it has already acquired a standing and reputation in many lines of production which encourage the hope of a brilliant future in export trade for many industries which, but a few years ago, were accustomed to regard their horizon as bounded by the domestic demand.

During the last year the commercial expansion of the United States has proceeded at a pace which has exceeded the expectations of even those who were most confident of a great development of our export trade. The previous progress made in extending the sales of American manufactures in the strongly competitive markets of Europe has continued unchecked, except in the few instances where the quality of goods has been sacrificed to cheapness, as, for example, a falling off in the sales of bicycles because of the exportation of inferior wheels, and the word "American" seems to be rapidly attaining a world-wide celebrity as indicating excellence and superior utility in many lines of goods, especially in machinery of all kinds, labor-saving implements, furniture, boots and shoes, railroad, bridge and other building supplies, hardware, and a great variety of other classes of articles of iron and steel. The recent scarcity of coal in Europe and the increased demand for American coal seems also to indicate that the United States is about to become a great purveyor of industrial as well as human food, and that, while supplying the world with a constantly growing share of the finished products which it has heretofore taken almost exclusively from European workshops, we shall add to the raw material they

have long looked to us to furnish, and the foodstuffs upon which their laboring population so largely depend, a considerable part of the fuel for their industrial fires.

Neither the products of our agriculture, our forests, and our mines, nor those of our workshops and factories have anything to fear so long as they preserve their distinguishing merits, and the only danger they have to face is a falling off in the standard either through carelessness or the mistaken desire to obtain larger profits by lowering the quality. The reason American cottons have obtained and held a conceded superiority in the markets of China and East Africa is because they have been found by the natives to be more durable than competing cloths, and the same reputation maintained in other lines of goods would seem to be the best guarantee for the permanent and healthful growth of our foreign trade.

This conclusion is the more obvious when we consider that the remarkable development of our exports of manufactures has been due to their excellence rather than to any marked improvements in our methods of pushing sales abroad. It is a matter of frequent remark on the part of our consular officers that while the efforts of the various organized trade bodies and export agencies which have come into existence in the United States during the past few years are doing good work in directing and systematizing export methods, the individual exporter still too often clings to the trade usages which, while effective enough in the home markets, are of but little use, if not actually a hindrance in extending sales in countries where widely different conditions prevail. It is gratifying to be able to state, however, that a marked increase of interest is shown by manufacturers, shipping houses, producers of agricultural, forest and fishery products, lumbermen, miners—in short, every branch of industry in the United States—in the conditions of demand and supply and the special requirements in foreign markets in which they might hope to compete, and indicates a constantly growing perception of the importance of catering intelligently to the varying needs of foreign customers.

When the fact is taken into consideration that many of these inquiries made of the consuls are technical in character, entailing careful research and accuracy of statement, it will be seen that they are often called upon to perform tasks which only experts could be expected to discharge satisfactorily, but, as a general rule, the results so fully meet the special requirements that a basis for intelligent action is seldom lacking. It is but due to the consular officers to say that they seldom complain of the burdens thus imposed, but, on the contrary, often exhibit the zeal of the missionary in promoting American trade, and supply from month to month a growing mass of voluntary information and suggestion which is nearly always of a practical character. Besides preparing reports and conducting a large individual correspondence relating to purely trade or industrial questions through the Department of State, many of them lend their personal efforts to the introduction of American goods, and at some of the consulates samples are exhibited to foreign buyers. Such collections have been opened in connection with consulates, or through the influence of consular

officers, at Constantinople, Beirut, Smyrna and Nice, and at Tampico, Mexico. The consuls at Chefoo, China, at Leipsic, Germany and at Edinburgh have offered to inaugurate similar exhibits, while at St. Petersburg steps have been taken looking to the opening of an American exposition there. The arrangement made by the consul at Vancouver, whereby all trade catalogues from the United States are to be exhibited in the rooms of the board of trade of that city, and the action of the vice-consul-general at Frankfort in arranging with a large Rhine transportation company for the introduction of American coal into Germany are among the more recent instances of extra-official effort to give practical direction to our export trade. Special attention has also been given to the improvement of transportation facilities between United States and foreign ports, and the establishment of direct steamship lines has been urged with practical results, as in the Mediterranean and in the Baltic. There is, of course, a limit to the usefulness of Government agencies of this character, because of the official considerations necessarily involved, but until private enterprise shall have mastered the intricacies of foreign trade conditions and our manufacturers and exporters are represented by capable agents of their own in foreign markets, the consular service will doubtless continue to be the main reliance for blazing the way into new fields of consumption for our products.

During the calendar year 1899, according to official figures, the domestic exports of the United States amounted to $1,252,903,987, against $1,233,558,140 in 1898. The percentage of manufacured products was 30.39 in 1899, 24.96 in 1898; of agricultural products, 62.42 in 1899, 69.06 in 1898; of mineral products, 2.66 in 1899, 2.09 in 1898; of forest products, 3.8 in 1899, 3.16 in 1898; of fishery products, 0.45 in 1899, 0.47 in 1898. It will be seen that the gain was most marked in manufactured goods, and the increase is the more significant from the fact that it synchronizes with a general revival of industrial activity in Europe, showing that we were able to hold our own in an intensified competition in the world's markets and with a greatly increased consumption at home of iron and steel, which were being exported in increasing quantities during the period of our commercial depression. Our total imports during the calendar year 1899 were valued at $798,845,571, against $634,964,448 in 1898, an increase of nearly $164,000,000. Analyzing the figures, we find that the percentage of imports free of duty was 43.91 in 1899, 43.26 in 1898; of articles in a crude condition which enter into the various processes of domestic industry, 33.45 in 1899, 31.85 in 1898; of articles wholly or partially manufactured for use as materials in the manufactures and mechanic arts, 9.45 in 1899, 9.31 in 1898. There was a drop in the percentage of "articles manufactured ready for consumption from 16.5 in 1898 to 14.9 in 1899, although there was an increase from 12.76 to 13.45 in "articles of voluntary use, luxuries," etc. In other words, it would appear that we are importing more foreign materials for use in our industries and less of finished manufactures, with a slight gain in our consumption of foreign "luxuries"—a condition of things attesting a steadily widening industrial activity, with substantial results in a general increase of our national prosperity and purchasing power.

An examination of the figures of exports and imports by articles for the calendar years 1898 and 1899 will show large increases in the exports of most of the important articles of manufacture, such as agricultural implements, cotton goods, electrical supplies, and apparatus for scientific purposes; manufactures of iron and steel, including hardware, machinery of various kinds, cash registers, metal-working machines, printing presses, pumps and pumping machinery, sewing machines, locomotives and other steam engines, typewriting machines, nails and spikes, pipes and fittings, stoves, etc.; leather and leather goods of all kinds, vegetable oils, lumber, furniture, house finishings of wood, etc. The total exports of railway cars and other vehicles fell off from $10,959,712 in 1898 to $9,856,453 in 1899, but this is explained by the heavy decline in cycles (included under this heading) from $7,092,197 in 1898 to $4,820,284 in 1899. The sales abroad of railway cars and other vehicles, except cycles, rose from $3,867,515 in 1898 to $5,036,169 in 1899.

## *HALF-CENT PIECES A POSSIBILITY.*

A half-cent piece is one of the possibilities of the future. It is seriously proposed to turn out of the mints a coin of this denomination, which, it is claimed, is needed in trade, especially in the small shops and at the bargain counters. For some time the Treasury officials have been aware of a growing popular demand for half-cent coins. The big department stores in some sections of the country are the chief advocates of such an addition to the monetary denominations, and now a bill has been prepared calling such a coin into existence. Half-cent pieces were once issued by the Government. They went out of use about half a century ago. The one-cent coin then contained twice as much metal as the present coin of that denomination. In many European countries small fractional coins are in wide circulation among the lower classes, some of them very artistic in design. Among these of current use are the bagattino, Venetian, worth one-eighth of a cent of our money; the Italian centesimo, worth one-fifth of a cent; the deneshka, Russian, worth one-third of a cent; the Russian copek, worth two-thirds of a cent; the polushka, also Russian, worth one-sixth of a cent; the maravedi and cuarto, Spanish, worth, respectively, two-fifths and three-fourths of a cent; the ore, Danish, worth one-quarter of a cent; the Moorish floos, worth one-sixth of a cent; the grano of Malta, worth one-sixth of a cent; the heller and the kreutzer of Austria, worth one-quarter and one-half a cent, and a large number of tiny Persian coins of varying denominations.

## *TWENTY BANK APPLICATIONS A DAY.*

In the thirty days after the new financial law went into effect, 619 applications for the organization of national banks were filed with the Comptroller of the Currency, 312 of which were conversions from state banks. One hundred and fifty-eight of these applications which were approved were of banks organized under the new minimum capitalization limit of $25,000.

# INTEREST ON GOVERNMENT DEPOSITS.

A bill was introduced in the House of Representatives, April 17th last, by Mr. De Armond of Missouri, the declared object of which is to provide for securing interest upon deposits, in bank depositories, of funds belonging to the United States. The bill was referred to the Committee on Banking and Currency. The chairman of that committee, Hon. Marriott Brosius, referred the bill to the Secretary of the Treasury, with the request that he furnish the committee with an expression of his views as to its merits and the propriety of its passage. The reply of the Secretary of the Treasury to Mr. Brosius, which follows, will be found to be of special interest to the banking community, and is as follows:

"Washington, April 23, 1900.

"Sir: I have the honor to reply to yours of April 21st, with which you inclose the bill H. R. 10781. You ask my views as to the provisions of the bill. The purpose aimed at by the author of the measure is a laudable one—namely, to secure to the Treasury the best results possible in the way of compensation from banks for moneys deposited with them by the Treasury Department. A little consideration, however, and a study of the question would show, I think, that the bill, if it became a law, would be wholly inoperative, because it is not conceivable that any bank officers, having any regard for the interests of their shareholders, would pay any compensation whatever for deposits of Government money, the conditions of such deposits being the pledge of United States bonds by the depository bank as security for the fund deposited.

"A study of the results to a bank now enjoying such deposits will show this very clearly. Assume that a bank has $105,000 of free money, which it can either invest in bonds and pledge as security for Government deposits, or loan directly to its customers in a locality where the rate of interest is, say, 6 per cent (105 is a fair estimate on the cost of the 2 per cent bonds). If the bank loaned this $105,000 to its dealers at 6 per cent, it would receive in return $6,300. If it invested that money in bonds at 105, and pledged them to the Government as security for $100,000 of deposits, it would realize interest at 2 per cent on $100,000, or $2,000.

"Against a deposit so held the law requires a reserve in cash, in the most favored locality, of 15 per cent. Deducting this 15 per cent, the bank would have $85,000, which it could loan to its dealers, which would produce $5,100. Of the 15 per cent reserve, the bank, under the present law, can deposit three-fifths with some bank in a reserve city. Three-fifths of the reserve would be $9,000, upon which the bank might receive interest at the rate of 2 per cent, or, say, $180—total realization, $7,280.

"As appears by the above, the bank could loan this $105,000 directly and receive in interest $6,300, showing an apparent profit in the case assumed of $980 in favor of becoming a depository.

"From this it will be seen that the payment of interest, even at the rate of 1 per cent per annum, would cancel all advantage, and bring the bank in for a

small loss; this, too, upon the assumption that the bank enjoyed continuously and uninterruptedly a deposit from the Government to the full face value of the bonds deposited, while it is apparent that no such assurance could be enjoyed.

"In a locality where the rate of interest is 4 per cent—that is to say, in cities like New York and Chicago—the showing is even worse. One hundred and five thousand dollars of available funds in either of these cities can be loaned, say, at 4 per cent, producing $4,200. If that amount were invested in Government bonds and a $100,000 deposit received from the Government, the result would be: Two per cent interest on $100,000 of bonds, or $2,000.

"One hundred thousand dollars, less 25 per cent legal reserve, leaves $75,000 to loan at 4 per cent, which equals $3,000, or a return of $5,000 if Government deposits are enjoyed under the conditions named, as against an income of $4,200 if no such deposits were had. It will be seen that there is less motive in this case for the payment of interest than in the other.

"There is a class of institutions, however, that might afford to become depositories under the conditions named, and pay some interest, possibly 1 per cent, but these banks would be able to do it only by borrowing United States bonds. Their high credit and strong position would, perhaps, enable them to do this to a considerable extent, but this would be wholly out of the power of country banks and smaller institutions. It is probable that in many cases now bonds deposited by large banks in the larger cities have been borrowed by the banks from the real investors, and for the use of such borrowed bonds the banks can afford to pay the owners thereof an important consideration. Thus, if a bank borrowed $100,000 of bonds, and paid the owners 1 per cent for the use of them, it would cost the bank $1,000 per annum. Assume, further, that it paid the government interest at 1 per cent, or $1,000. Total cost to the bank for the Government deposit fund is $2,000. The $100,000, less the reserve of 25 per cent loaned out, would produce $3,000, or a profit in this case of $1,000.

"You will see, I think, that the only bids the Government would get which involved the payment of interest by the bank, would be from institutions powerful enough and of high credit enough to borrow the bonds they would be required to pledge. But this evidently is the very kind of thing that the author of the bill would seek to avoid, for I assume that he would seek to distribute the benefits of the use of the public money broadly over the country, so that the humbler and more remote districts might enjoy advantages equal to those of the metropolis.

"I might call your attention in passing to an interesting fact. I lately had an analysis made to show what would have been the result if the Government during the last thirty-five years, had kept a working balance in the Treasury of $50,000,000, and all moneys in excess of that, belonging to the Treasury, had been deposited in national banks in the clearing-house cities, depositing in each city the proportion that their capital bore to the total capital of all the above cities, and to each bank in the several reserve cities the proportion that the capital of that bank bore to the total capital of all the banks in that reserve

city. I assumed, further, that the only security that the Government should have held during that period was the first lien upon the assets of the banks respectively that held the money so deposited, and that each favored bank paid to the Government interest at the rate of 2 per cent per annum, which they could have afforded to pay. What would have been the result to the Government in gain or loss? The result worked out demonstrated that the Government would not have suffered a dollar of loss in any case, and that during the period named it would have received in interest the sum of $32,000,000.

"A further and important observation ought to be made in this connection. The designated bank depositories are, in the regular order of Treasury business, selected with strict reference to an important service which they can perform, securing to the Government promptness in administration and economy in expense. There are 199 depositories of this class, qualified to receive deposits in various sums, from $50,000 to $500,000. These institutions receive from the internal revenue collectors, their deputies and agents, deposits, the fruit of internal revenue collections, and daily transmit to the sub-treasuries the amounts received by them in excess of the sum they are permitted to hold. These banks are also convenient depositories for postmasters, and are permitted to act as depositories for disbursing officers.

"It will be seen that there is thus saved to the sub-treasuries an immense amount of correspondence and details of business, which, if not thus saved, would require considerable additions to the working force in the sub-treasuries. There are now 436 depositories, of which 199 are of the class above indicated. The others are temporary, subject to have their deposits transferred at any time, and their designation ended.

"Respectfully,

(Signed) "L. J. GAGE,

"Secretary."

THE NEW YORK PUBLIC LIBRARY ASTOR, LENOX AND TILDEN FOUNDATIONS.

"Hon. M. Brosius, Chairman,

"Committee on Banking and Currency,

"House of Representatives, Washington."

The following is a copy of the bill introduced by Mr. De Armond:

A BILL to provide for securing interest upon deposits of funds belonging to the United States and to prevent favoritism in the selection of depositories, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled:

That upon the passage hereof, and at least once in each year thereafter, the Secretary of the Treasury shall invite bids from banks and banking institutions desiring to become depositories of Government funds, stating the rate of interest offered for the fiscal year or part thereof next ensuing, interest to be computed upon daily balances; and deposits shall go to the best bidders, but no deposit of public moneys shall be made unless there be lodged with the Treasurer of the United States bonds of the United States the par value of which shall equal the deposit or deposits for which they shall be held as security; and when-

ever two or more bids are the same as to the rate of interest offered, and it is thought best not to accept both or all of them, the Secretary shall accept and reject so as to distribute the deposits, and particularly to place as large a proportion and amount of them as may be practicable in those sections where there shall be a comparative scarcity of money.

Sec. 2. That no deposit whatever of public funds shall be made in any bank or other institution unless the bid or proposal therefor shall be accompanied by the affidavit of the president or other managing officer of the bidder, setting forth that he is acquainted with its business and condition; that the bid or proposal is made in good faith, for the sole purpose of securing deposits of Government funds; that it is not made in combination or collusion with any corporation, association, persons or person, directly or indirectly; that the bidder is not and has not been engaged in any undertaking or understanding whatsoever to affect bidding for such deposits or the rate of interest to be paid therefor; that the business of the bidder is carried on in conformity with the requirements of the law; that the bidder is solvent and in good condition, and the affiant knows of no reason why the bidder would not be a safe and desirable depository; and that the bidder is not in any way connected with or interested in any plan of operation contrived or calculated to increase or decrease the quantity or selling price of any commodity, or in any manner violating any anti-trust law of the United States or of any state; and that the bidder is able to furnish and, if the bid be accepted, will promptly furnish the United States bonds required as security for the deposit or deposits applied for.

Sec. 3. That it shall be unlawful to designate or use as a depository any bank or banking institution with which any officer of the Treasury Department of the United States shall be connected or in which he shall be interested.

Sec. 4. That accounts shall be kept of receipts from interest on deposits, and the sums so received shall be covered into the Treasury of the United States and kept and disbursed as may be provided by law.

Sec. 5. That all funds of the United States on deposit at the taking effect of this act, as well as all other funds, shall be subject to the provisions hereof, and no preference shall be given to any bank or banking institution having Government funds or being a Government depository.

Sec. 6. That every person who shall willfully make any false statement in any affidavit required as hereinbefore provided, and every officer of the United States who shall wilfully violate any of the provisions of this act, shall be guilty of a felony, and upon conviction shall be punished by imprisonment at hard labor in the penitentiary for not less than two years.

Sec. 7. That all acts and parts of acts, in so far as they are in conflict or inconsistent with this act, are hereby repealed.

# STATEMENT OF GERMAN BANKS.

The annual statements of the great banks of Berlin have just been published, showing the operations for the year 1899. The Bank fur Handel und Industrie, the head office of which is at Darmstadt, is the only one of these institutions which paid a smaller dividend in 1899 than in the previous year, it having reduced the dividend from 8 to 7 per cent. The gross earnings of the bank were $3,145,000, against $3,250,000 in 1898; the net earnings were $2,080,000, against $2,420,000 in 1898. The decline is explained as due chiefly to the smaller earnings from dealings in securities, from financial operations, and from industrial undertakings. Regarding the first named, it is said that the bank had played a leading part in floating municipal and provincial loans, which have declined in a great degree during the past two years, and, further, that the bank has taken less interest in industrial undertakings, and therefore has received less advantage from the prosperity of the various industries than most of the other banks.

The balance sheet of the Disconto Gesellschaft shows that while the dividend remains at 10 per cent, there was a marked increase in earnings. The gross earnings were $5,160,000, an increase of $795,000, and the net earnings were $4,260,000, an increase of $720,000. The receipts from discounts rose from $623,500 to $848,000, interest from $827,500 to $1,052,500, dealings in securities, etc., from $698,000 to $801,000, and commissions on account of current business from $872,500 to $994,500. At the end of the year the deposits of the bank were $43,060,000, against $45,830,000 on December 31, 1898. The statement of this bank was very favorably received by the bourse.

The balance sheet of the Deutsche Bank also made an excellent impression. The dividend in 1899 was 11 per cent, an increase of one-half of 1 per cent over that declared in 1898. This dividend is the largest ever paid by this bank. The volume of business done last year shows a large increase, the figures having risen from $11,098,750,000 in 1898 to $12,692,500,000 in 1899. At the same time the gross profits rose from $6,885,000 to $7,375,000, and the net profits from $4,830,000 to $5,080,000. The chief sources of income showed the following results as compared with 1898: Interest and discounts, $3,330,000, against $3,075,000; commissions, $1,920,000, against $1,700,000; participation in other undertakings, $1,185,000, against $870,000; and syndicate undertakings and dealings in securities, $895,000, against $1,190,000. The reserve was increased to $12,010,000, which is 32 per cent of the capital. The bank's deposits have grown to $38,870,000, from $30,425,000 in 1898 and $23,155,000 in 1896. These figures do not include deposits of merchants and manufacturers upon current accounts, which now amount to $81,110,000.

## "THE HARD, OR A PROTEST."—THOS. H. BENTON.

There is something particularly appropriate in the fact that the portrait of Thomas H. Benton is to appear on bonds authorized by the new currency law. The first and most important declaration in that law is "That the dollar, consisting of twenty-five and eight-tenths grains of gold, nine-tenths fine, * * * shall be the standard unit of value." Two-thirds of a century ago, it was the sturdy old statesman from Missouri who led the fight in the United States senate which resulted in the passage of the act of 1834. The sole purpose of this act was to restore gold to the currency of the United States. That restoration was made by reducing the number of grains of pure gold in each of the authorized gold coins. The eagle was reduced from 247½ grains old pure gold to 132 grains of pure gold and the number of grains in each of the other gold coins was reduced proportionately.

In the famous speech in the Senate when Mr. Benton was pleading for the enactment of the act of 1834 which really made gold the monetary standard, he enumerated the advantages of gold as follows:

"First—It (gold) had an intrinsic value, which gave it currency all over the world, to the full amount of that value, without regard to laws or circumstances.

"Second—It had a uniformity of value, which made it the safest standard of the value of property which the wisdom of man had ever yet discovered.

"Third—Its portability, which made it easy for the traveler to carry it about with him.

"Fourth—Its indestructibility, which made it the safest money that people could keep in their houses.

"Fifth—Its inherent purity, which made it the hardest money to be counterfeited, and the easiest to be detected, and, therefore, the safest money for the people to handle.

"Sixth—Its superiority over all other money, which gave to its possessor the choice and command of all other money.

"Seventh—Its power over exchanges, gold being the currency which contributes most to the equalization of exchange, and keeping down the rate of exchange to the lowest and most uniform point.

"Eighth—Its power over the paper money, gold being the natural enemy of that system, and, with fair play, able to hold it in check.

"Ninth—It is a constitutional currency, and the people have a right to demand it for their currency as long as the present Constitution is permitted to exist."

In view of the leading part which Benton played in the movement to revive the gold currency so long ago as the '30s, it seems but just, at the conclusion of another successful struggle for the same purpose to reward the old hero by placing his portrait on the new gold bonds.

An interesting anecdote is told by Benton himself in his "Thirty Years in the United States Senate," of an effort made by him to resist paper money payments.

THOMAS H. BENTON.

"OLD BULLION."

THE NEW YORK
PUBLIC LIBRARY
ASTOR, LENOX AND
TILDEN FOUNDATIONS

"The long continued struggle between paper money and gold was now verging to a crisis. The gold bill, rectifying the erroneous valuation of that metal, had passed in 1834; an influx of gold followed. In seven years the specie currency had gone up from $20,000,000 to $100,000,000. There was five times as much specie in the country as there was in 1832, when the currency was boasted to be solid under the regulation of the Bank of the United States. There was as much as the current business of the country and of the Federal Government could use; for these $100,000,000, if allowed to circulate and pass from hand to hand, in every ten hands that they pass through would do the business of $1,000,000,000. Still the Administration was persistent in its attempts to obtain a paper money currency; and the national bank having failed, and all the efforts to get up paper money machines (under the names of fiscal agent, fiscal corporation, and exchequer board) having proved abortive, recourse was had to treasury notes, with the quality of reissuability attached to them. Previous issues had been upon the footing of any other promissory note—when once paid at the treasury it was extinguished and canceled. Now they were made reissuable, like common bank notes; and a limited issue of $5,000,000 became unlimited from its faculty of successive emission. The new Administration converted these notes into currency, to be offered to the creditors of the Government in the proportion of two-thirds paper and one-third specie; and, from the difficulty of making head against the Government, the mass of creditors were constrained to take their dues in this compound of paper and specie. Mr. Benton determined to resist it, and to make a case for the consideration and judgment of Congress and the country, with the view of exposing a forced unconstitutional tender, and inciting the country to a general resistance. For this purpose he had a check drawn for a few days' compensation as Senator, and placed it in the hands of a messenger for collection, inscribed, 'The hard, or a protest.' The hard was not delivered; the protest followed; and Mr. Benton then brought the case before the Senate, and the people, in a way which appears thus in the register of Congress debates (and which were sufficient for their objects as the forced tender of the paper money was immediately stopped).

"Mr. Benton rose to offer a resolution, and to precede it with some remarks, bottomed upon a paper which he held in his hand, and which he would read. He then read as follows:

"(Compensation No. 149.)

"Office of Secretary of the Senate of the U. S. A.,
"Washington, 31st January, 1842.

"Cashier of the Bank of Washington:

"Pay to Hon. Thomas H. Benton, or order, one hundred and forty-two dollars.

"(Signed) ASBURY DICKENS, Secretary of the Senate.

"(Endorsed): 'The hard, or a protest.'

"THOMAS H. BENTON."

"District of Columbia, Washington County:

"BE IT KNOWN, That on the 31st day of January, 1842, I, George Sweeny, Notary Public, by lawful authority duly commissioned and sworn,

dwelling in the County and District aforesaid, at the request of the Hon. Thomas H. Benton, presented at the Bank of Washington the original check whereof the above is a true copy, and demanded there payment of the sum of money in the said check specified, whereunto the cashier of said bank answered: 'The whole amount cannot be paid in specie, as treasury notes alone have been deposited here to meet the Secretary of the Senate's checks; but I am ready to pay this check in one treasury note for $100, bearing 6 per cent interest, and the residue in specie.'

"Therefore, I, the said notary, at the request aforesaid, have protested, and by these presents do solemnly protest, against the drawer and indorser of this said check, and all others whom it doth or may concern, for all costs, exchange, or re-exchange, charges, damages and interests, suffered and to be suffered for want of payment thereof.

"In testimony whereof I have hereunto set my hand and affixed my seal notarial, this 1st day of February, 1842.

(Seal.) "GEORGE SWEENY, Notary Public.

"Protesting, $1.75.

"Recorded in protest book G. S. No. 4, page 315."

Mr. Benton said this paper explained itself. It was a check and a protest. The check was headed "Compensation," and was drawn by the Secretary of the Senate for so much pay due to him (Mr. Benton) for his per diem attendance in Congress. It had been presented at the proper place for payment, and it would be seen by the protest that payment was refused, unless he (Mr. Benton) would consent to receive two-thirds paper and about one-third specie. He objected to this, and indorsed upon the check, as an instruction to the messenger who carried it, these words: "The hard, or a protest." Under instructions the protest came, and with it notarial fees to the amount of $1.75, which were paid in the hard. Mr. Benton said this was what had happened to himself, here at the seat of government; and he presumed the same thing was happening to others, and all over the Union. He presumed the time had arrived when paper money payments, and forced tenders of treasury notes, were to be universal, and when every citizen would have to decide for himself whether he would submit to the imposition upon his rights, and to the outrage upon the Constitution, which such a state of things involved. Some might not be in a situation to submit. Necessity, stronger than any law, might compel many to submit; but there were others who were in a situation to resist; and, though attended with some loss and inconvenience, it was their duty to do so..

Mr. Benton then offered the following resolution, which was adopted:

"Resolved, That the Committee on Finance be instructed to inquire into the nature of the payments now made, or offered to be made, by the Federal Government to its creditors. Whether the same are made in hard money or in paper money. Whether the creditors have their option. Whether the Government paper is at a discount. And what remedy is necessary, if any, to enable the Government to keep its faith with its creditors, so as to save them from loss, the Constitution from violation, and the country from disgrace."

# THE EXPENSE ACCOUNT.

Hardly a more prosaic topic than this presents itself to the banker—though the romantic ones, when you come to think of it, are few. To the young man at the desk power is attractive. He dreams of the day when he shall be in control. A glamour hangs over all the work above him. He does not know! With power comes responsibility; with freedom of action, the confinement of duty; with control, care. "Uneasy lies the head that wears a crown," in banking. The true man cannot forget the grave trust confided to him. It walks with him, day by day. The young, unhappy bookkeeper, with throbbing aspirations, does not know.

Only a few years ago the cashier of a large bank in New York City resigned, or was deposed, because of having loaned several hundred thousand dollars on supposedly worthless mining stocks. Was he neglectful of his duties? No, he had served continuously for twenty-five years without one day's vacation. Was there hidden fraud or collusion? No, it profited him not a single cent; his own fortune had previously gone to pay a security debt. He was perfectly honest. What then? The man was dazed. Too much care had dulled his sensibilities. The loans passed without impressing him. Such is the conclusion from newspaper accounts. What is the moral?

This. Banking is grim reality. Eternal vigilance is the price of safety. None of its officers are sinecures. The higher places are not ornamental. Details may never be forgotten. The price of success is labor, caution, thought.

The chief item in the expense account is salaries. Corporations, in general, aim to utilize every moment of time, and the whole energy and strength of each employee. It is arranged so that overabundance of time, or strength, may flow easily and certainly into new channels. Not so with banking. It is compelled to carry a reserve force in absolute idleness, to meet an occasional and inconstant demand, when, unless extra motion can be immediately applied, the grist chokes the machine, causing delay and loss. Therefore, in employing labor the bank is at an economic disadvantage at the outset. To meet times of sudden and unaccountable rush, a larger number of men must be employed than would be necessary to do the work if it was even and continuous. Each day is a complete measure of time in banking. A month is an epoch. A year an entirely new period in a perpetual life. And be it day, month, or year, the work that belongs to it must not, cannot, be left undone! Directors do not always rightly appreciate this extra expense. But it is a part of the peculiar nature of banking.

As to the skill of the labor employed, aside from the heads of departments and the chief managers, it is of a comparatively low grade. A large force of bookkeepers is needed in great banks. Speed and accuracy are essential. In bookkeeping, as in everything else, there is room for originality. But in a bank there is little room for experiment on the part of the accountant. The eager and aspiring man is apt to desert a calling where there is no room for growth.

And this is the case in many places in the bank. Innovations cannot often be tolerated because they are apt to disarrange a general plan. The worker is chained to his book, and to one method. Hence the bookkeeper becomes a machine. Mechanical labor is necessarily cheap. Rapid writing and figuring and unfailing correctness are imperative. But this is about all. With no opportunity for change in methods, calculations being not difficult, fastened to one book, doing the same thing day after day, the individual bookkeeper becomes an automaton. You can hear the wheels click in the mathematician's brain, it is said, but his processes are so smooth that they are noiseless, and in point of salary-demand are very cheap. So that by a process of natural selection the bank bookkeeper becomes incompetent for positions of trust, thought, and responsibility, and a canvass among those who stick to their posts will reveal many men who cannot do anything except to follow a routine form, though they may be worthy and faithful. As we say, originality wins and is possible everywhere; but brains that move the world are not developed by posting accounts alone. The bookkeeper is a small man and must expect small pay.

As you ascend the scales in the clerical work of the bank command and responsibility increase together. Constructive and executive ability are valuable. Payment must increase accordingly. And when official management is reached the banker who is competent is a man of deep commercial knowledge, of great financial strength; and, being debarred from individual pursuits, is entitled to a salary commensurate with his business importance one that will enable him to live among the men with whom he is associated, and with fair economy to secure a competence for old age. The strain upon the bank cashier and president, in banks that do business by millions, is terrific. Parsimony here is criminal upon the part of directors. And when, in council, the board considers the salary list, great liberality should be shown in payment for ability which shoulders the burden, and the skill which guides. Skimping here to increase dividends is a certain method of lowering them. A heavy expense account is often a sure preventive of heavy losses. This is the philosophy of running expenses in regard to salaries.

It is enough to say on labor-saving devices that they are in keeping with the spirit of the age and should be employed wherever practical, judged by the peculiar nature of each bank's business.

In country banks clerical skill must be combined with managerial ability. The slow old man who is capable of little work, confining his services to saying "no," holding his position by virtue of owning enough voting stock, though a most worthy character in the community, is eating up the profits. His influence and standing are not to be forgotten, but—he need not draw a salary. Active, middle-aged men may have prudence, foresight and popularity, and at the same time be capable of a full day's work in the active duties of the bank. These should be paid adequate salaries.

Stationery bills should be gladly audited when they provide necessary though numerous books, and drafts, checks and other paper items that are neat and serviceable. A bank may be known somewhat by its stationery. The taste

of an artist or a dude is not necessary, but awkward and ugly materials indicate a possible lack of order on the inside which customers will not all fail to note. Conformity to prevailing standards, and to all appliances and conditions of safety, is a duty, regardless of cost.

Furniture and fixtures, in comfort and appearance, should not lag behind any business, for banking appeals to and subsists upon all. In a word, extravagance and careless buying should be curbed; for the rest, a heavy expense bill will denote activity and progress, and will pay in the end.

CHARLES W. STEVENSON.

## *STATISTICS OF NEW NATIONAL BANKS.*

Applications approved for the organization of national banks, and national banks organized, from March 14th to April 21st, inclusive, are as follows:

| | Approved applications to organize national banks. | | | National banks organized.* | | | | |
|---|---|---|---|---|---|---|---|---|
| | | Capital | | Capital | | Capital | | Capital | |
| State. | No. | $50,000 or less. | No. | $50,000 or more. | No. | $50,000 or less. | No. | $50,000 or more. | Bonds. Dep'st'd |
| Maine | 2 | 50,000 | | | | | | | |
| New Hampshire | 1 | 25,000 | | | | | 1 | 100,000 | |
| Vermont | | | 1 | 100,000 | | | 1 | | 25,000 |
| Connecticut | 1 | 25,000 | 1 | 50,000 | | | | | |
| New York | 8 | 210,000 | 6 | 710,000 | 3 | 85,000 | 2 | 300,000 | 175,000 |
| New Jersey | 2 | 50,000 | 2 | 100,000 | | | | | |
| Pennsylvania | 16 | 400,000 | 9 | 550,000 | | | 2 | 150,000 | 37,000 |
| Delaware | 1 | 25,000 | | | | | | | |
| Maryland | 2 | 50,000 | 1 | 100,000 | | | | | |
| Virginia | 5 | 125,000 | 1 | 50,000 | 1 | 25,000 | 1 | 50,000 | 59,000 |
| West Virginia | 2 | 55,000 | 1 | 50,000 | 1 | 30,000 | 1 | 50,000 | 22,500 |
| North Carolina | 3 | 75,000 | | | | | | | |
| South Carolina | | | | | | | 1 | 60,000 | 20,000 |
| Georgia | 1 | 25,000 | 2 | 400,000 | | | | | |
| Alabama | | | 1 | 50,000 | | | | | |
| Louisiana | 1 | 25,000 | | | | | | | |
| Texas | 12 | 325,000 | 3 | 200,000 | 2 | 55,000 | 2 | 110,000 | 50,000 |
| Arkansas | | | 2 | 100,000 | | | | | |
| Kentucky | 3 | 75,000 | 2 | 1,745,000 | | | | | |
| Ohio | 9 | 230,000 | 2 | 150,000 | 1 | 25,000 | | | 7,000 |
| Indiana | 6 | 150,000 | 3 | 200,000 | 1 | 45,000 | 2 | 100,000 | 50,000 |
| Illinois | 12 | 335,000 | 2 | 200,000 | 3 | 90,000 | 1 | 100,000 | 126,250 |
| Michigan | 2 | 50,000 | | | | | | | |
| Wisconsin | | | 2 | 100,000 | | | | | |
| Minnesota | 14 | 355,000 | 3 | 150,000 | | | | | |
| Iowa | 17 | 465,000 | 2 | 150,000 | | | | | |
| Missouri | 1 | 25,000 | | | | | | | |
| North Dakota | 9 | 225,000 | 1 | 50,000 | | | | | |
| South Dakota | 3 | 75,000 | | | | | | | |
| Nebraska | 17 | 440,000 | | | 3 | 75,000 | | | 39,000 |
| Kansas | 6 | 150,000 | 1 | 50,000 | 1 | 25,000 | 1 | 50,000 | 60,000 |
| Montana | 1 | 25,000 | | | | | | | |
| Wyoming | 2 | 50,000 | | | | | 1 | 50,000 | 25,000 |
| Colorado | 2 | 60,000 | | | | | 1 | 150,000 | 40,000 |
| Oklahoma | 10 | 250,000 | | | 1 | 25,000 | | | 6,300 |
| Indian Territory | 5 | 125,000 | | | 1 | 35,000 | 1 | 50,000 | 21,250 |
| Washington | 1 | 25,000 | | | | | | | |
| Oregon | 2 | 50,000 | | | | | | | |
| Totals | 179 | 4,625,000 | 48 | 5,255,000 | 18 | 515,000 | 17 | 1,320,000 | 763,800 |

*Included state banks converted.

# BUSINESS EXPERIENCES OF THIRTY YEARS.

The review of business vicissitudes of the last thirty years, which was made by Secretary Gage before a recent meeting of the Union League of Philadelphia, was an able presentation of the trials and tribulations the business community has suffered during the last generation as the result of agitation of the money question, changes in the tariff, and minor disturbing influences. Having been conspicuously successful himself in the business world during these thirty years, and having acquired an intimate and accurate knowledge of conditions affecting the welfare of business men, what Secretary Gage said on this occasion possesses a peculiar interest for readers of the Bankers' Monthly. By special permission, the address, in part, is here published:

No more interesting story could be written for the business man of today than one which should portray in graphic terms the struggles, vicissitudes, anxieties, triumphs and defeats of some merchant or manufacturer of large affairs who has transacted business during the past thirty years. Thomas Benton left behind him a valuable record of his political struggles in his "Thirty Years in the United States Senate." Mr. Blaine did a similar work in his "Twenty Years in Congress." Gens. Grant and Sherman in their memoirs give to us the story of varied experiences by contesting armies upon many a hard fought battle field; but no one, to my knowledge, has recorded with any fidelity the dramatic movements to which, by outward influences, the life of the business man has been subjected since the years 1865 or 1870. The business man is nowhere regarded as a statesman or a hero. He neither makes laws nor conducts military campaigns. He is so common a factor in the ordinary affairs of life that he does not attract the public eye. Nevertheless, within the range of his activities, the wisdom of the statesman and the courage of a war leader are often required of him. If he cannot make laws, he must always be on the alert to watch the laws that are made. If such laws touch upon the field of economics, he must anticipate their action and adjust his affairs to their operation and probable effects. If he cannot direct the movement of armies, and win at once victory and fame, he must be quick to know the commercial effect of battles, sieges and long-drawn campaigns. The last thirty years have been to him a period of dangerous vicissitudes and peculiar trials.

In the year 1870 all business affairs were carried on in the United States with a medium of exchange entirely dislocated from the world's money standard. Prices of all commodities, wares and labor service were stated in terms of an irredeemable currency. All time accounts were payable in the same money, and yet in itself that money was no true measurer of the values which it served to transfer. Every commodity having in any of its parts or as a whole a value in foreign markets was really measured by its price in gold in the world's market. The value of the greenback was itself related to gold, and upon the unsettled sea of the public credit the value of our domestic money rose and fell. Goods or

manufactures sold one day at an apparent profit on their previous cost could not on the day or the week following be replaced with the amount received in payment.

On January 1, 1862, the greenback was worth 100 cents in gold. In twelve months it fell 31 per cent. The next seven months it advanced 15 per cent on its previous price. The next five months afterward it fell 18 per cent. Then in six months more it fell 40 per cent. In the next six months it advanced 20 per cent. The next six months it advanced 52 per cent. In the next twelve months it fell 6 per cent. The next six months it rose 13 per cent. Then it rose 10 per cent in three years—that is, for January, 1870, it stood at 82.4. It then in two years rose 11 per cent. In January, 1875, it was rated as worth 88.9. From that year, when the resumption act was passed, the oscillations were less marked—a range of from 5 to 7 per cent per annum, with a general upward movement to January 1, 1879, when once more $1 in greenbacks would command $1 in gold.

While these fluctuations have been noted by convenient periods, it must not be forgotten that each and every day there were minor but constant fluctuations. With what certainty of direction could the mariner sail his ship if the compass by which he reckoned was subject to such lawless aberrations? At noon each day he could determine by the sun how far he was off his course, but this would always be after the fact. It would not help his calculations for the morrow. No wonder men mistook loss for profit and profit for loss.

Under such conditions, trade degenerated into mere speculation. Every fall in the value of the money was at once expressed, or ought to have been expressed, by a rise in the price of commodities. Those who bought most largely on credit and made the fewest sales realized profits in excess of the legitimate and careful trader. who had a conscience about credit, and believed it was the duty of the merchant to distribute his wares. Inventories showed wealth in figures, which encouraged extravagance, but in many cases the wealth in figures became the father of bankruptcy in fact. By the year 1873 the bitter fruits of the artificial condition appeared. The simulacrum of prosperity was dissolved. The system of credits, extended and enlarged by years of rising prices, fell into ruin. Merchants, manufacturers, bankers and transportation lines, one after another, shared a common fate. Those who succeeded in carrying their imperiled interests over the period of blight without ruin were obliged to write off losses which required years of industrious effort to make good. In the great reaction to industry, the laborer and the artisan suffered in silence, while they waited in idleness for broken lines to be reformed. The results are indicated by the bankruptcy tables, including and immediately following that fateful year, 1873. In 1872, the year prior to the collapse, the liabilities of insolvent debtors aggregated $121,000,000. In 1873 they rose to $228,000,000. Including 1873 and the five succeeding years the total liabilities of insolvent debtors were upwards of $1,200,000,000, or an average of $200,000,000 per year for the six years. The four years following 1878, after the wrecks of broken fortunes had been cleared away, aggregated only $346,000,000, or an average of less than $90,000,000 per annum. No series of four years since 1875 shows such dis-

asters as from 1875 to 1879 until we come to the year 1893. In that year alone the liabilities of insolvents aggregated nearly $347,000,000, while it, with the three years following, showed a total of $918,000,000.

Looking backwards now, it seems a strange coincidence that in that same year, 1873, a piece of legislation should have been inaugurated which was in after years to save the country from a reptition of the injurious effects of a rapidly depreciating money. In that year the coinage laws were revised, and with no comprehension of the great economic consequences involved in it, the unit of value was made to consist of gold, while the silver dollar was dropped from the coinage. Great efforts have been made to prove that this action was the result of a wicked scheme of the money power. However wicked the money power may be, it does not deserve credit for omniscience, and omniscience alone could have foreseen that the commercial value of the silver dollar, then greater than its yellow brother, gold, would steadily decline to a fraction of its then equivalent. Whether this legislative act was purely fortuitous, or whether it was a providential interposition at a critical period in our national life, the event was one of far-reaching importance. Had it not occurred as it did and when it did, there is no room whatever to doubt that after climbing the hill to specie payment in 1879 we should have repeated, through the effect of silver as our standard money, the losses and crosses which marked the depreciation of our paper money from 1864 to 1879. It is very certain that if the coinage act of 1873 had been delayed five years, or even three years, it would never have been adopted. The proof lies in the frantic efforts of a powerful party to secure a repeal of that act. The effort began in 1878, when silver had already fallen in price. That effort has not been relaxed to this day, though faith in its success is giving way.

Notwithstanding the failure to secure the free coinage at our mints at the old ratio of 16 to 1, the effort to achieve that result has been until a recent period a most disturbing influence upon business affairs. The legislative struggle for free coinage began in 1878. Though unsuccessful, it forced injurious compromises. The act of 1878 required the purchase and coinage by the Government of not less than $2,000,000 in silver per month. The so-called Sherman act of 1890 required the purchase of 4,500,000 ounces per month. The total effect of these doings was to force into the channels of circulation something more than $500,000,000, nominal value, in money, the real value of which in the world's market is now less than one-half that sum. The great loss involved in the transaction has been assumed by the Government, as it ought to have been, since it is right that the risk and burden of a public folly should be distributed over all the people.

This long-drawn campaign is referred to, not so much because of its direct economic unwisdom, but more especially because of its deranging and depressing influence upon industry and trade. During the long period from 1878 to 1893, when the act was repealed, there was constant fear that our finances would degenerate to what is popularly called the silver basis. This fear intimidated capital, restricted enterprise, and gave to all engaged in business activities a

sense of doubt and apprehension. This fear acted with varying degrees of evil force at different periods, as the prospects for success to the propaganda improved or declined.

In 1895, when the repeal of the Sherman law hung in the balance, fear culminated in the most destructive panic of modern times. It may not be just to ascribe that business reaction to the silver question alone. Depression and reaction will come as the natural result of over-trading, speculation, and injudicious credits. These causes no doubt co-operated to produce the panic of 1893, but they were intensely aggravated by the silver question, so-called.

The year 1896 witnessed in a milder form the commercial experiences of 1893, and it is not unjust to charge the perturbation of 1896 to the fear that a revolution in our standard money was at hand.

The money question has been the most disturbing and deranging influence during the thirty-year period now considered. The most important essential to legitimate trade and industry is the condition of stability, stability as to public order and stability in the money of account. The injurious fluctuations in value of the greenback, measured by the world's standard, during the years 1862 to 1879 have been shown. The aberrations in the value of silver, measured by the world's standard money, during the period since 1879, have been scarcely less disturbing.

It is claimed, of course, that the free coinage of silver in our mints would have checked all perturbations in the value of gold and silver, but this is not insisted upon the more serious and thoughtful of the advocates of free coinage. It may be admitted, for the sake of argument, that disparities in values would not have been so great, or at least not so rapidly realized, but we cannot ignore the fact that wide and fluctuating differences would have remained, and that, with our domestic affairs carried on with silver as the standard of payment, we would have been subjected to the deranging influences of prices stated in terms of money constantly fluctuating in its relation to the world's money, by which the world's values are measured, and by which our own values are really measured also.

So a depreciated metallic money would have been scarcely less injurious than a depreciated paper money. Note the fluctuations in silver as measured by the world's money, gold, during the years 1873 to 1893. In 1873 the silver in a silver dollar would buy in the market $1.01 6-10 in gold. In 1878 the silver in a silver dollar would buy but 89.2 cents in gold. In 1883 it would buy 85.8, in 1888, 72.7; in 1893, 60.4, and in 1896 the silver in a dollar could buy but 45.6 cents in gold. Between these dates there were continuous oscillations in relative value up and down between silver and gold. The range of fluctuation was much more limited than that experienced with our irredeemable paper, but was violent enough to cause a constant and deeply injurious derangement to trade and industry. Constantly in peril, our domestic money of account has, nevertheless, been steadily maintained by the public credit on an even parity with the world's standard, gold.

The act of Congress which, by the approval of the President, became the law on March 14th, sets at rest this disturbing question of the standard. The business man may now know that his goods, sold on four months' credit, will be paid for in money equal in value to that represented in the goods sold. The foundation of credit and commerce is at last secure. All our kinds of money are equal in value with one another, and all alike are as good as gold.

In addition to the disconcerting influences already referred to, it is proper to put some emphasis upon the deranging effect of tariff changes. Of these, during the thirty years' period, there have been several of a radical character. Whether meritorious in fact and ultimately of general benefit, every such change is the cause of economic disturbance to the commercial and industrial status quo.

There were several modifications and revisions in the war tariff between the years 1862 and 1876. These modifications occurred in the years 1864, 1865, 1867, 1870, 1872 and 1875. In 1883 there was a general revision of the tariff laws, which carried a considerable reduction in the rates of duty. Seven years after—1890—radical changes were made by which duties were largely increased. Again, in 1894, what was known as the Wilson Act, worked a large reduction in the average rates of the McKinley tariff. Four years after, the Dingley Act of 1897 took the place of the Wilson Act, and the rates therein established are now the law.

Sudden derangements have also occurred from causes outside of those enumerated. In 1871 the Chicago fire destroyed $200,000,000 of existing capital. Through the beneficence of insurance, and by reason of a wide-spreading network of relationship through credit and otherwise, the strain of the loss was widely distributed; yet it brought financial ruin to thousands. In 1884 the failure of a great bank in New York caused a forced liquidation, which involved serious losses to many. In 1890 the Barings, in London, suspended payment, with liabilities of $150,000,000. While the shock of this disaster was much softened by the courageous action of the Bank of England and its associates, the depressing effect of the failure on industrial undertakings was felt throughout the civilized world.

In 1895, when our domestic business life was fairly emerging from the dark days which followed 1893, the Venezuela message brought us suddenly face to face with the possibilities of war with a first-class power which was our best customer. Politically considered, the message may have been justified; but, economically looked at, it was a severe blow to reviving industry. It developed a new crisis in commercial affairs and seriously impeded the revival of business.

In 1898 we faced the actualities of war with all the possibilities of cost in treasure and loss in precious lives. Again was the man of business affairs and responsibilities compelled to forecast contingencies and consequences which required the gift of foreknowledge to properly comprehend.

The brief review of the business man's campaign of thirty years is not inspiring. It is as if in review of our struggle for national unity we pointed to Manassas, Fredericksburg or Cold Harbor. There is another side to both stories. From the varied results of many hard-fought battles, our "boys in blue" came marching home again. Victory crowned their banners and the nation's life was saved. They

left behind the dead—dead from disease and battle-stroke—but in the grand review the paean of trimuph alone was heard.

Is it putting too much strain upon the metaphor to speak of the rank and file of business men in a similar way? The army of the Union contended in war; the army of business men contended in the domain of peace; while anxiety and risk were always present. Ruin not infrequently overtook them. From these dangers many fell. Their names are forgotten, but the survivors can pass in review with honorable success inscribed upon the roll. In both war and peace the individual has been sacrificed, but the country remains.

Nevertheless our development has been wonderful.* We have advanced prodigiously in all the ways of material progress. The future is full of encouragement. Triumphs of peace have been gained amid many depressing influences. What might they not have been as the result of these years since 1860, could peace have prevailed—could the aberrations and vicissitudes caused by a bad money system have been avoided?

We need not, however, repine. We front the future well equipped with all the instruments of productivity. We have no complications with any foreign power, threatening our peace or disturbing our commerce. The tokens of industrial prosperity appear on every hand. The revenues of the Government are more than sufficient for all public requirements. The credit of the commercial community is such as to give a sense of freedom and security to commercial activities.

Are we, therefore, safe in the future from injurious influences which have disturbed the past? It would be gratifying to answer that question in the affirmative, but it cannot be so answered. The problems of life never cease. Old errors are resurrected, and, clothed in new garb, afflict society until again laid to rest. Changing conditions also beget new problems. Prejudice and a lack of knowledge obscure the way. Some of these problems are immediately before us. The labor question, transportation, combinations of capital, are the names of those most prominent. They all bear directly upon our future well-being. They all require wisdom, sincerity and the love of justice for their right solution.

How great are the responsibilities of a free state! Endowed with the power of self-direction, the capacity for self-injury is never absent. The only guide to safety is the truth. In the field of production and exchange, economic principles must be recognized and obeyed. Majority votes cannot alter them. To carefully study these principles with an earnest desire to know the truth concerning them, and, learning the truth, to employ all energy in making it known among all the people, are duties resting with solemn force upon the business men of America. They are duties which apathy and indifference will seek to avoid, but which patriotism and courage will gladly assume.

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*See Secretary Gage's address on "The Outlook," in the March number of THE BANKERS' MONTHLY.

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## BALTIMORE BANKS COMBINE.

Plans have been completed for the absorption of the First National Bank of Baltimore by the Equitable National Bank of Baltimore. The price to be paid for the stock of the First National Company is $165 a share. The Mercantile Trust and Deposit Company has been made the depositary for the stock. As soon as the holders of two-thirds of the stock have agreed to sell, the Equitable will pay for the stock, and will consolidate the banks. The papers as to the agreement have been signed by the official representatives of the banks, and it remains only to obtain the necessary amount of stock, which, it is understood, is pretty well assured, for the actual transfer to be made. A circular letter has been sent at once to the stockholders of the First National Bank, informing them of the proposition made, and asking for the deposit of their holdings. The proposition agreed to by the directors of the two banks will also have to be approved by the stockholders of the Equitable.

The mutual advantages of the agreement, in the opinion of the directors of the two banks, are so great as to leave no doubt of its being carried out as soon as the legal requirements can be complied with. When the necessary two-thirds stock has been obtained, the Equitable will be merged into the First National Bank, and the consolidated banks will be known as the First National Bank. The building of the First National Bank, on South street, will be occupied, under the management of the president and cashier of the Equitable National Bank and its directors. It is stated that some of the present directors of the First National will be asked to continue as such.

The employes of the banks, whose services it may be necessary to dispense with, will be paid their salaries until the end of the year. Capt. John W. Hall, the president of the First National Bank, tendered his resignation a short time ago. The question of selecting his successor was being considered when the proposition for consolidation assumed definite shape, although this end had been receiving the attention of those interested for some time.

The two banks at present occupy adjoining buildings on South street, and it is learned that the directors of the Equitable have received an offer for the purchase of its old bank property by a strong financial institution in the same neighborhood. The information in regard to the proposed consolidation sent the stock of the First National from 140—the price of the last sale—to 163⅛, and the Equitable reached 116, a gain of about 7 points. The price offered for the First National stock—165—includes a bonus over its book value. The par of each stock is 100. The First National's capital stock is $555,000, and of the Equitable, $500,000. The first-named bank has a surplus of $250,000, and undivided profits of $38,971, and the Equitable, surplus, $100,000; undivided profits, $25,070. The First National's deposits on February 13th amounted to $1,340,526, and those of the Equitable to $855,102.51; the banking-house and furniture of the First National is placed at $107,907, and of the Equitable at $87,500.

Major J. D. Ferguson, formerly bank examiner, is the president of the Equitable Bank, and the directors are J. D. Ferguson, Blanchard Randall, Joseph R. Foard, William C. Rouse, Louis Muller, George A. Blake, James A. Smyser, Joseph Friedenwald, Alexander T. Leftwich, N. W. James and Hugh Sisson, Jr.

Major Ferguson organized the Equitable National Bank in 1891. He was on Gen. Fitzhugh Lee's staff during the Civil war. He practiced law in Charleston, S. C., for several years after peace was declared.

He then came to Baltimore and practiced. Later he was connected with the Maryland Jockey Club and the Academy of Music.

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*ARKANSAS BANKERS MEET.*

At the annual meeting of the Arkansas Bankers' Association the following officers were elected:

John G. Fletcher of Little Rock, president; James P. Coffin, Batesville, first vice-president; W. E. McRae, Camden, second vice-president; J. W. B. Robinson, Clarendon, third vice-president; L. B. McClure, Russellville, fourth vice-president; Henry Thane, Arkansas City, fifth vice-president; M. E. West, Helena, sixth vice-president; M. H. Johnson, Little Rock, secretary; Charles N. Rix, Hot Springs, treasurer; member executive council for three-year term, F. H. Head, Pine Bluff; delegate to American Bankers' Association, S. H. Hornor of Helena; executive council, John G. Fletcher, president; W. Y. Foster, vice-president; George T. Sparks, J. S. Pollock, F. H. Head.

C. B. Maxwell, assistant cashier of the Bank of Beebe, was awarded the prize of $25 by the committee on awards for the best paper by bank clerks. His subject was "Debt." N. B. Sligh of Pine Bluff read an interesting paper on "Some Types of Bankers, and the Amenities Due from Bankers to Bankers." James P. Coffin of Batesville read a paper prepared by Charles McKee, cashier of the Bank of Fordyce, who was unable to be present. R. E. Brown, cashier of the Citizens' Bank of Van Buren, read a paper on the question "Should Banks Assist Express Companies in Their Competition for the Exchange Business of the State?" John Q. Wolfe, cashier of the Bank of Batesville, discussed the eminently practical subject, "Increasing the Dividends." G. Berch Colvin of North Perryville read a paper on "Can We Not Do More for the Farmers?" George W. Roberts, cashier of the Bank of Commerce of Little Rock, read a paper on "Uniform Law on Negotiable Pape." An adjournment was taken to a meeting next year at Helena.

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*LOUISIANA BANKERS MEET.*

Thirty-nine banks were represented at the Louisiana State Bankers' Association at New Orleans. All the business contemplated in the original call by President Knox was completed.

The following recommendations presented by the committee of six, as to desired changes in the existing bank law, were adopted:

"Every banking corporation or individual banker shall at all times have an amount of cash on hand, cash due from other banks, equal to at least 15 per cent of the aggregate amount of its demand deposits. Provided, that in cities of 200,000 or over said reserve shall be 25 per cent of the aggregate amount of its demand deposits and maintained in same manner; and for the remainder of said liabilities to depositors an equal amount in lawful money of the United States, bills of exchange or discount paper maturing within twelve months.

"The directors of any bank may declare a dividend of so much of the net profits of the association as they shall judge expedient, but each association shall, before the declaration of a dividend, carry one-tenth part of its net profits since last dividend to its surplus fund, until same shall amount to 20 per cent of the capital stock."

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*TEXAS BANKERS' ASSOCIATION.*

The Texas Bankers' Association will meet in Fort Worth May 9th to 11th. Last year the annual convention was held at San Antonio and one of the most important topics discussed was "Bills of Lading and Their Negotiability." This year the most important subject to be discussed will be the one by A. P. Wooldridge of Austin, entitled, "Proper Disposition of Funds in the State Treasury." Following is the program for the three days' session:

May 8th, Morning Session, 10 o'clock—Call to order by the president.

Prayer by the Rev. Luther Little of Fort Worth.

Address of Welcome by Mayor T. J. Powell.

Response by J. W. Blake of Sherman.

Reports of the secretary, treasurer, executive and special committees; report of districts and of delegates to the convention of American Bankers' Association.

Afternoon Session — Unfinished business.

New Business.

Address, "The Custody of Public Funds," by A. P. Wooldridge of Austin.

May 9th, Morning Session—Prayer by the Rev. E. D. Mouzen.

Address, "Impediments to Prosperity in Texas," by E. Chamberlain of San Antonio.

Afternoon Session—Address, "State Banks of Deposit and Discount;. Should They Be Authorized?" by J. G. Lowden of Abilene.

Address: "Banking and Manufacturing Interests in Texas; How Can They Be Mutually Helpful?" by T. F. Emmerson of McKinney.

May 10th, Morning Session—Prayer by the Rev. A. B. Buchanan.

Address, "Causes of Panics," by J. W. Butler of Clifton.

Question box; answers and discussion.

Afternoon session—Election of officers.

Selection of time and place for next meeting.

Appointment of delegates to the American Bankers' Association meeting.

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*MAINE BANKERS' ASSOCIATION.*

The Maine Bankers' Association has been organized with the following officers: C. S. Hichborn, Augusta, president; C. G. Allen, Portland, vice-president; J. R. Gould, Augusta, secretary; George A. Safford, Hallowell, treasurer. The executive council includes C. S. Hichborn, Augusta; C. G. Allen, Portland; J. R. Gould, Augusta; G. A. Safford, Hallowell; W. D. Mussenden, Bath; C. D. Crosby, Bangor; J. F. Stetson, Camden; A. H. Plaisted, Waterville, and A. L. Templeton, Lewiston. The next regular meeting will be held the second Wednesday of June.

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*BALTIMORE BANK CLERKS DINE.*

The first annual dinner of the Baltimore Bank Clerks' Association, which was held at the Carrollton Hotel March 24th, proved a most enjoyable affair. The banquet was excellent, and the informal speeches made while the diners enjoyed their cigars were of a delightful character. The guest of honor was President Lawrence B. Kemp of the Commercial and Farmers' National. Several years ago, it will be recalled, Mr. Kemp invited the bank clerks, as a mark of his esteem and appreciation for the good work of "the men behind the guns" during the time he was National Bank examiner for Baltimore and Maryland, to his home at Mt. Washington to meet Hon. Lyman J. Gage, Secretary of the Treasury.

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*NATIONAL UNION BANK BUILDING.*

The Bankers' Monthly presents in this issue a cut of the building which when completed is to be the new home of the National Union Bank of Maryland at Baltimore. The idea in the architecture was to produce an effect of solidity and beauty combined, and the result is undoubtedly a success. The building covers the entire lot of fifty feet frontage on Fayette street, just east of Charles, and has a depth of 116 feet. The building is but a single story of about fifty-five feet in height and is fire-proof. The floors and walls are of marble up to gallery fifteen feet high which extends around three sides of the banking room. The end of the room opposite to the entrance is to be fitted up as the president's, cashier's, and board rooms, with marble walls and quartered oak furnishings, over which will be apartments adapted especially for the use of the Baltimore Clearing House Association, for which this bank has been the depositary since the organization of the clearing house in 1858. Special attention has been given to the accommodations and comforts for ladies. The stairways, dressing and lunch rooms have marble finish. It is expected that the new building will be ready for occupancy early in June. This bank was incorporated in 1804, and in 1865 was converted into a national bank.

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*CURRENCY IN HAWAII.*

The gold coins of the United States are the only unlimited legal tender in the Hawaiian Islands. United States dimes and half-dimes are also legal tender in limited amounts and Hawaiian silver coins are legal tender in amounts not exceeding $10. During the years 1884, 1885, and 1886 the sum of $1,000,000 was authorized to be issued in Hawaiian silver currency. This amount was coined in the mints of the United States and was of the same weight and fineness as the corresponding amount in United States silver currency. The denominations were:

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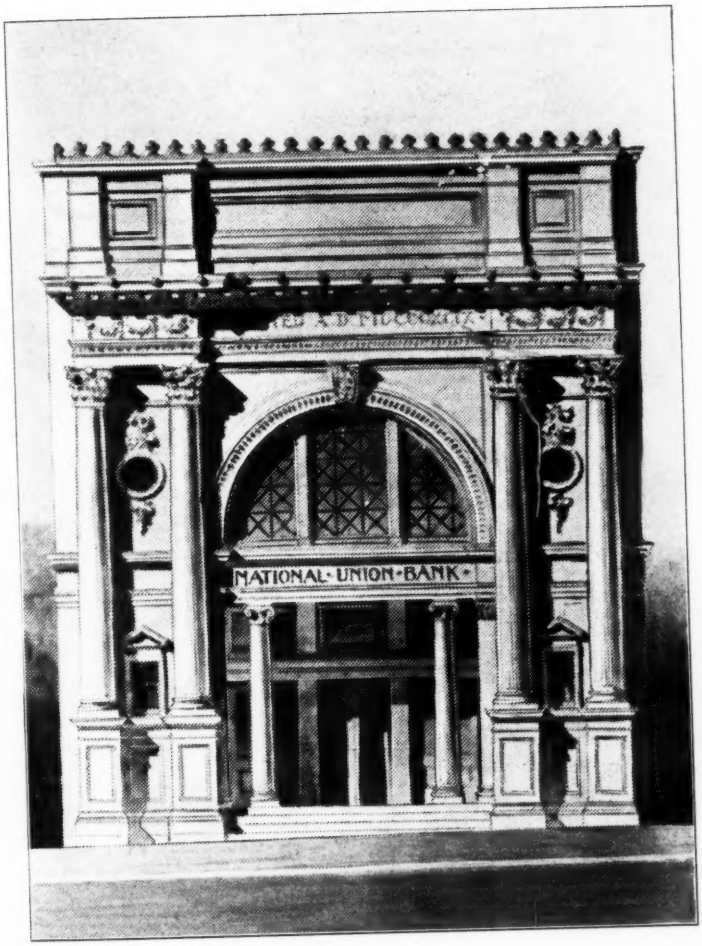
| One-dollar pieces | $500,000 |
| Fifty-cent pieces | $350,000 |
| Twenty-five-cent pieces | 125,000 |
| Dimes | 25,000 |

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Of this amount the dime has practically gone out of circulation. Of the entire coinage a fair estimate would be that $50,000 (including the dimes) have gone out of circulation and disappeared. There remains, therefore, the sum of $950,000, approximately, in Hawaiian silver currency that is legal tender under the present laws and institutions of the country to the amount of $10 in any one payment. This currency, however, is only of value in the remaining portions of the United States as its pure silver bears to the piece, based on the current value of silver at this time.

By a law passed in 1895 the minister of finance was authorized to issue gold and silver certificates of deposit, upon setting aside sufficient of the respective coins for the payment of such certificates. The act also provided for the retirement of all outstanding certificates of deposit. Under this authority certificates of deposit have been issued to the amount of $272,500, for the redemption of which silver coin is held in the treasury. These certificates have been issued in the following denominations:

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|---|---|
| Five dollars | $ 12,500 |
| Ten dollars | 35,000 |
| Twenty dollars | 50,000 |
| Fifty dollars | 75,000 |
| One hundred dollars | 100,000 |

There remains outstanding of old issues of silver certificates made under former laws a total amount of $39,500. No record is found in the office of the finance department showing the denominations of these certificates, but silver coins are on deposit in the treasury for their redemption.

Although authorized by the coinage act above cited, no gold certificates have been issued. The Hawaiian currency, therefore, consists of silver coins amounting to about $950,000, of which $312,000 is in circulation in the form of silver certificates.

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## *ROBERT J. STONEY.*

Robert J. Stoney, cashier of the Anchor Savings Bank of Pittsburg and one of the best known financiers in the state, died at his home recently.

In point of continued service Mr. Stoney was almost at the head of the bankers and bank officials of the country, having been continuously in the banking business for forty-one years and actively engaged until within a few days of his death.

Mr. Stoney's family originated in the West Reding of Yorkshire, England, but eventually located in Ireland, where he was born in January, 1824, in Burrisokane, county of Tipperary. Mr. Stoney received his education in the higher English schools, was well read in the classics and noted for his retentive memory and natural aptitude for figures. After completing his education he became an officer in the commissariat department of the British army. In 1855 he decided to locate in the United States and came direct to Pittsburg, where he entered the commission business with the firm of Head & Metzgar. During 1858 he entered banking circles as bookkeeper for the Iron City Trust Company, and when, two years later, this company was organized and became the present Second National Bank, he still continued in its employ. Mr. Stoney's sterling qualities as a young man and his aptitude for financiering attracted attention and caused his rapid rise, until in 1864 he was made assistant cashier, the first important position he held.

This was but a step to the cashiership, which he took in 1866, and this position at once brought him in touch with some of the leading financiers and business men of the country. After nine years' service, during which Mr. Stoney became one of the best known bank cashiers in western Pennsylvania, he accepted the position of cashier of the Anchor Savings Bank, which at that time—in 1875—was just organized, and continued actively at his duties there until a short time before his death.

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# BANKING LEGISLATION AND DECISIONS

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ACCOUNTING BY BANK.

Where a bank that has been placed in charge of the property of a customer is called upon to account for its dealings with such property, the accounting should be exact.

Complainant, being indebted to defendant, deeded to it a tract of land as security. Thereafter complainant contracted with W. to sell her timber on the land for $980, to be paid in installments. On an installment falling due, defendant, to whom the contract had been assigned, extended the time for payment of part of the installments, taking certain security from W. Defendant collected $738.90 under the contract, and thereafter complainant, after the installments under the first lease were overdue, made another contract with W. for timber on the same lands, and received payment therefor. Held, that in view of the fact that the extension was not made while W. could have met the payment, complainant could not hold defendant liable for the difference between the amount collected and the contract price of the timber.—Riley vs. Bank of Allendale, 35 S. E. Rep. (S. C.) 535.

BANKS AND BANKING — COLLECTIONS—TITLE—RECEIPT OF CHECK BY INSOLVENT BANK.

Where a banker receives a check for a collection merely, the fact that he causes it to be deposited in a correspondent bank to the credit of his bank, does not make the original owner a creditor of the latter bank, but the proceeds of the check are her property.

Where a banker knew that he was hopelessly insolvent when he received for collection a check which he caused to be credited to him in a correspondent bank, his failure to apprise the owner of his condition made the acquisition of the check fraudulent, even if the latter knew he was to use it as a debt.—Blair vs. Hill, 63 N. Y. Sup. 670.

BANKS AND BANKING—LIABILITY FOR FAILURE TO MAKE COLLECTIONS.

A bank which undertakes to collect a draft is bound to keep within the authority conferred upon it, and exercise proper diligence to obtain payment.

In case a debt is lost through the negligence of a collecting agent, the measure of damages is the actual loss resulting from such agent's omission of duty.—Omaha Nat. Bank vs. Kiper, 82 N. W. Rep. (Neb.), 102.

BANKS AND BANKING—NATIONAL BANKS — POWERS — GUARANTY — VENUE.

Since a national bank has no power to lend its credit, or to become the guarantor of another's obligation, except in the ordinary course of banking, a national bank's promise that, if the drawee would pay drafts held by it for collection, it would pay his drafts on the drawers for the amount he claimed that such drafts were overdrawn, was unenforceable against the bank.

A purchaser of drafts with bills of lading covering corn shipped to plaintiff for sale on commission sent the drafts to defendant, a national bank, for collection, with instructions to deliver each bill of lading only on payment of the draft attached thereto. Plaintiff refused to accept the corn, and the purchaser wrote to the bank, authorizing it to accept drafts drawn by plaintiff on the shipper in part payment of the drafts attached to the bills of lading, representing differences in the price for which the corn was sold; but plaintiff paid the original drafts to the bank in full, and drew on the shipper for the difference, which drafts the bank promised to pay, without authority from the purchaser, and without consideration, and which drafts the shipper refused to pay on presentment. Held, that since a national bank has no power to loan its credit, except in the ordinary course of banking, defendant

bank was not liable on the drafts drawn on the shipper for the differences, and hence an action thereon could not be maintained against the purchaser (who was a resident of another county) in the county of the bank's domicile by joining it as a party defendant.—Groos vs. Brewster, 55 S. W. Rep. (Tex.), 590.

BANKS AND BANKERS—TRANSFERS OF STOCK—LIEN OF BANK—STATUTES—BY-LAWS OF BANKING CORPORATION.

Under National Banking Act, Sec. 35 (13 St. 110), providing that "no association shall make any loan or discount on the security of the shares of its own capital stock, nor be purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith," a by-law of a national bank, providing that no transfer of its stock shall be made by any stockholder who is liable to the association, "which liability shall be a lien upon the said stock, and all profits thereof and dividends," is inoperative.

Under National Banking Act, Sec. 35 (13 St. 110), providing that no association shall make any loan on the security of the shares of its own stock, a national bank is not entitled to an equitable lien on the stock of a member who is indebted to it, and who, without delivering possession of his stock, has agreed that it might be considered as security therefor, as against one who purchases such stock in good faith.

Where a by-law of a national bank, providing that a liability of a stockholder to the bank shall be a lien on the stock, is rendered inoperative by the national banking act (13 St. 110), a printed statement on the certificates of shares in such bank, to the effect that the bank claimed a lien thereon by virtue of such by-law, does not operate as notice to a purchaser of such certificates of an equitable lien claimed by the bank.—Buffalo German Ins. Co. vs. Third Nat. Bank, 56 N. E. Rep. (N. Y.), 521.

BANKS—DEPOSIT— PARTNERS—TENANTS IN COMMON—PAYMENT.

An agent of tenants in common of land collected rents, which he deposited in defendant bank to the credit of such owners as S. & C.; the bank having no knowledge that the deposits were owned by S. and C. as tenants in common, and not as partners. S. drew a check for a large part of the deposit, signed by S. & C., payable to "order of ourselves," and indorsed it S. & C., which check the bank paid. Held, that the bank was not required to inquire as to the nature of the fund or of the supposed partnership, and that such payment was a valid payment of the deposit, as against such tenants in common.—Carr vs. Fidelity Bank, 35 S. E. Rep. (N. C.), 246.

BANKS — DEPOSITS — PAYMENTS — DILIGENCE—BY-LAWS—GIFTS CAUSA MORTIS—TRUSTS.

Where R. presented decedent's pass book to defendant bank, demanding the deposit, and saying that it had been given to her by decedent, and, after she had produced affidavits proving decedent's death and the alleged gift, the bank paid her the money, whether the bank acted with due diligence in ascertaining if she was entitled thereto was for the jury.

Where a bank by-law provided that the bank would endeavor to prevent frauds, but that payment to any one presenting a pass book would discharge the bank, and another by-law provided that, on the death of a depositor, his deposit should be paid to his personal representative, the first applied only to payments made in the lifetime of the depositor, and did not relieve the bank from exercising diligence to ascertain whether one who presented decedent's pass book was entitled to receive payment.

Where decedent delivered her bank pass books to witness, saying: "I'm afraid I am going to die. Take these books, and bury me out of them, and what is left is yours,"—there was a valid gift causa mortis; for such terms did not make the gift conditional, but merely created a trust for the purpose named.—Podmore vs. South Brooklyn Sav. Inst., 62 N. Y. Sup. 961.

BANKS—EVIDENCE OF INCORPORATION — CORPORATIONS — MISDESCRIPTION—EFFECT.

Under Rev. St. U. S. Sec. 5169, authorizing the Comptroller of the Currency to issue a certificate to an association lawfully entitled to commence a banking business, that such association has complied with all the provisions required by law before commencing such business, and that it is authorized to commence business, such certificate is conclusive evidence of the incorporation of the association to which it is issued.

A complainant designating itself as the "Citizens' National Bank," instead of "Citizens' National Bank of Watertown," under which title it was incorporated, it not prevented from maintaining its suit where it sufficiently appears that the complainant was the bank to which the certificate of incorporation was issued.—Citizens' Nat. Bank vs. Great Western Elevator Co., 82 N. W. Rep. (S. D.), 186.

BANKS—FORWARDING COLLECTIONS —NEGLIGENCE.

In the absence of instructions to do so, it is negligence for a bank to which a certificate has been intrusted for collection to send it direct to the drawer; and such negligence makes the sender liable for any loss resulting.

A bank sent a certificate of deposit issued by a bank in B. to a bank in D. for collection, with a statement, "We note you have a correspondent at B.," and requesting the lowest rate of exchange. The only bank at B. with which the D. bank could have corresponded was the one which drew the certificate, which fact was known to the forwarding bank. In order to secure the lowest rate of exchange, the D. bank must send the certificate direct to the B. bank, which was regarded entirely safe. Held, that the D. bank was not negligent in sending the certificate direct to the B. bank.—First Nat. Bank vs. Citizens' Sav. Bank, 82 N. W. Rep. (Mich.), 66.

BANKS—GENERAL AND SPECIAL DEPOSITS.

Deposits of money in a bank are either general or special. A general deposit is one which is to be repaid on demand in money, and the title to the money deposited passes to the bank. A special deposit is one in which the depositor is entitled to the return of the identical thing deposited, and the title remains in the depositor.

Deposits of money made in a bank in the ordinary course of business are presumed to be general, and the burden of proof is on the depositor to overcome such presumption by showing that the deposit was made under such stipulations or directions as to constitute it a special deposit.

Unless there are stipulations to the contrary, deposits of money made in a bank become part of its general funds, and create the relation of debtor and creditor between the depositor and the bank.

A general depositor is merely a general creditor of the bank, and is not entitled to any priority of payment over other general creditors in case of an assignment for the benefit of creditors or of bankruptcy.—Bank of Blackwell vs. Dean, 60 Pac. Rep. (Okl.), 226.

BANK STOCKHOLDERS, LIABILITY OF—ACTION—RIGHT TO MAINTAIN —EXTENT—JUDGMENT—INTEREST.

Laws 1897, c. 441, amending Laws 1892, c. 689, Sec. 52, provides that, on the dissolution of a bank and the appointment of a receiver, actions or proceedings to enforce liability of stockholders "shall be taken and prosecuted only in the name and behalf of such receiver," unless the latter shall refuse to take action. Held not to apply to actions actually pending on its passage, though operating retrospectively where actions have not already been commenced.

Neither does it apply to defendants not served in an action pending on the date of its passage, as there is but one action, which is against the entire body of stockholders, and it is "taken," in the sense of the amendment, when the summons is served on one of them.

Under Laws 1892, c. 689, imposing a liability on stockholders of an insolvent bank equal to the par value of their stock, they are only chargeable with interest on the judgment fixing the amount of their liability, though interest may enter into the process of ascertaining the same, provided they are not made to pay more than the par value of their stock; and they can not be charged with interest from the commencement of the action.—Mahoney vs. Bernhard, 63 N. Y. Sup., 642.

BANKS — STOCKHOLDER'S INDIVIDUAL LIABILITY—ACTION BY RECEIVER.

Acts 1896, c. 349, requiring all the assets of an insolvent corporation to be distributed to its creditors in the same way as the assets of an insolvent debtor, and Code, Art. 23, Sec. 269, vesting in receivers of a corporation "all the estate and assets of every kind belonging to such corporation," do not enable the receivers of a bank to sue its stockholders under its charter (Acts 1888, c. 294), making them liable "to the amount of their respective share or shares of stock in this corporation for all of its debts;" the indebtedness being to the creditors, and not to the corporation.—Colton vs. Mayer, 45 Atl. Rep. (Md.) 874.

BILLS AND NOTES—ACTION—WHEN BECOME DUE.

A note providing that, if interest should not be paid promptly when due, the whole note should become due and payable, at the option of the owner, permits suit upon the note before it is due.—Craighead vs. Bruff, 55 S. W. Rep. (Tex.), 764.

BILLS AND NOTES—FORGERY—RELEASE OF SURETY.

A surety in a note can not escape liability on the ground that a signature which appeared to the note when he signed, and which he supposed to be genuine, has turned out to be a forgery, as the fraud was practiced upon him by the principal, and not by the payee, who accepted the note supposing all the signatures to be genuine.—Wheeler vs. Traders' Deposit Bank, 55 S. W. Rep. (Ky.) 552.

BILLS AND NOTES—INDORSEMENT—PRESENTMENT—NOTICE.

An indorsement on the back of a note, before its delivery, subjects the indorser merely to the same obligations as an ordinary indorsement, unless it is shown that the one making such indorsement did it as a maker.

The facts that a note was in the hands of the cashier of the bank fixed as the place for presentment for payment, and that he was also a notary, together with his certificate of presentment, were sufficient to show that he was authorized to receive payment, and that the note was at the bank at maturity; and it was immaterial that it was not presented at the bank.

Notice of dishonor of a note, given by mail, was sufficient where the parties lived in different towns.—Carrington vs. Odom, 27 So. Rep. (Ala.), 510.

BILL OF EXCHANGE—FOREIGN—ACCEPTANCE—BONA FIDE PURCHASER—DEFENSES.

A bank draft drawn in California and payable in Oklahoma is a foreign bill of exchange, and governed by the law in relation to negotiable instruments.

An acceptance of a bill of exchange is presumed to have been made for a valuable consideration, before maturity, and in the ordinary course of business; and every holder of such bill is presumed to be a bona fide holder for value.

In an action by a bona fide holder for value of a bill of exchange against an acceptor, the acceptor can not set up defenses or equities which he may have against the drawer of the bill.

A purchaser in good faith for value of a bill of exchange takes the same free of any equities the acceptor may have against the drawer, whether he becomes the purchaser before or after the acceptance.

Defenses available between the acceptor and drawer of a bill of exchange are not available in an action by the payee against the acceptor if the payee is a bona fide holder for value, and the burden of overcoming the presumption that the payee is not a bona fide holder for value is on the acceptor, who seeks to set up such defenses against the payee.

Where a bank purchases a bill of exchange from the drawer before maturity, and gives the drawer credit on his deposit account in the bank for the face value of the bill, such transaction only creates the relation of debtor and creditor, and does not constitute the bank a purchaser or holder for value; but, if the deposit is drawn or checked out before the bill is accepted, the bank then becomes a purchaser for value.

In order to establish the fact that a bank which is the payee and holder of a bill of exchange, is not a purchaser for value, it is not sufficient to show that when the bank took the bill it simply gave the drawer credit on his deposit account for the face of the bill; but it must be further shown that the amount of the deposit at that time had not been paid by the bank prior to acceptance of the bill.—Morrison vs. Farmers' & Merchants' Bank, 60 Pac. Rep. (Okl.), 273

CHECK COLLECTION—BURDEN OF PROOF.

Where a bank, in the due course of business, receives from a correspondent bank a check indorsed in blank, and in good faith parts with value or permits an existing indebtedness to remain unpaid by reason thereof, it is entitled to the proceeds of such check against the real owner, even though the check was not actually collected by such bank until after failure of the bank which transmitted the same to it.

The holder of a check indorsed in blank, in law, is presumed to be the legal owner for value, and that it was indorsed to him before maturity; and the burden is upon one claiming to be the owner of such check to establish that he is the

real owner, and that, although indorsed in blank, it was indorsed and deposited with a bank from which the holder received it, for "collection" only, and that no consideration passed to him for the same. Once these facts are established, then it is incumbent upon the holder of the check to establish that he received it in good faith, for value, or permitted an existing indebtedness to remain unpaid by reason of the check having been transferred to him.—Winfield Nat. Bank vs. McWilliams, 60 Pac. Rep. (Okl.), 229.

CORPORATIONS — BONDS—OFFICERS —BONA FIDE PURCHASER—NEGOTIABILITY.

Where corporate bonds were issued for the payment of existing debts and that the president should deliver the mortgage securing them and negotiate the bonds, the pledging of them by the secretary for an individual debt was an unauthorized diversion of corporate funds; and the pledgee, having notice of the irregularities, did not secure good title, though the secretary was practically the owner of the entire capital stock and was the real manager of the corporation.

Where the secretary and treasurer of a company holding certain corporate bonds, and also a mortgage given to secure the bonds, assured a purchaser that they were a valid security against the company issuing them, and the secretary of the latter company gave the same assurance, the purchaser was not bound to make further inquiry regarding the validity.

The fact that there were eight unpaid interest coupons attached to certain corporate bonds, which called for semi-annual payments of interest, did not destroy their negotiability.—Buffalo Loan, T. & S. D. Co. vs. Medina Gas & Elec. Light Co., 56 N. E. Rep. (N. Y.), 505.

CORPORATIONS—ULTRA VIRES—ESTOPPEL.

Under Ky. St. Sec. 567, providing that no corporation shall engage in business other than that expressly authorized by its articles of incorporation and amendments thereto, a banking corporation can not conduct a manufacturing business.

Where a banking corporation takes a mortgage whereby it undertakes to carry on the mortgagor's manufacturing business, which agreement is invalid, under Ky. St. Sec. 567, as being unauthorized by its articles of incorporation, the mortgagee is not liable for a breach of a contract in the mortgage for the sale of the goods, made by the mortgagor as its agent.—Louis Bletz & Co. vs. Bank of Kentucky, 55 S. W. Rep. (Ky.), 697.

DRAFTS—LIABILITY—FRAUD.

A person pretending to be H., the owner of lots, negotiated with B. for a loan thereon, sent notes and mortgage to the D. Bank to deliver to B. on payment of the money, and to remit the proceeds, which said bank did by a draft on defendant bank. The person pretending to be H. then indorsed and sold the draft to plaintiff bank, which presented it to the defendant bank, which accepted it, but afterwards refused payment, the facts being learned. Held, that defendant was liable. First Nat. Bank vs. American Exchange Nat. Bank, 63 N. Y. Sup., 58.

GIFT—DEPOSIT IN BANK.

A husband caused a deposit standing in his name in a bank to be transferred to his wife's credit, and a pass book therefor issued in her name. The pass book was delivered to him, and retained by him until his death. He thereafter deposited money to the credit of the account standing in the wife's name, and caused her to sign two checks, prepared by the cashier, withdrawing the money therefrom. A check was also paid at the husband's request, without her signature, on his representations that it was inconvenient to obtain her signature. The proceeds of the three checks were used by the husband for his own purposes. The wife did not know that the money was deposited to her credit, or that the pass book was issued in her name, until after her husband's death. Held, in the absence of further acts or declarations indicating an intention to donate the fund, not to constitute a gift.—Peninsular Sav. Bank vs. Wineman, 81 N. W. Rep. (Mich.), 1091.

INDEMNITY — FRAUDULENT REPRESENTATION—LIABILITY OF SURETY—CAUSE OF ACTION—FRAUDULENT CONCEALMENT.

It was no defense to a suit on the bond of a defaulting bank clerk that the surety signed the bond on the representation of the cashier that he would run no risk in so doing; that the teller was honest, his accounts straight, and as paying teller he could not take anything,—where it did not appear that such statements were authorized by the bank, or that it was in the line of the cashier's duty to make them.

The fact that one was induced to become surety on a bank clerk's bond by the published report of the bank's assets and liabilities was no defense to an action on the bond, since the duty of publishing such reports is imposed by statute for the benefit of depositors, and not prospective sureties, and the report did not disclose the honesty or dishonesty of the bank's employe.

The limitation provided by Rev. Laws, p. 889, Sec. 11, declaring that no action shall be brought on any bond given by a bank employe, after two years from the accruing of the cause of such action, did not commence to run till the discovery by the bank of a breach of condition, where it was concealed by fraud.

Where it appeared that a bank teller was generally esteemed as capable and honest, that the usual examinations were had from time to time by bank and government officers, that the teller's surety never requested an examination of his accounts, and that the teller was a skillful accountant and concealed his defalcations, there was no fraud or bad faith on the part of the bank which would exonerate the surety from liability on his bond. Lieberman vs. First Nat. Bank, 45 Atl. Rep. (Del.), 901.

NATIONAL BANKS—FEDERAL STATUTES — USURY — RECOVERY—SET-OFF.

Where the plaintiff in an action on a note is a national bank, and a counterclaim is set up for alleged usurious interest paid on the note, the federal, and not the state, statutes concerning usury govern the rights of parties.

Rev. St. U. S. Sec. 5198, providing that, where a national bank knowingly charges a greater rate of interest than is permitted by the laws of the state where it is located, the person paying it may recover back twice the amount of such interest in an action in the nature of debt, did not give the defendant in an action on a note by a national bank a right to set off usurious interest paid on the note; his only remedy under the statute being a separate action to recover back such interest.—Central Nat. Bank vs. Haseltine, 55 S. W. Rep. (Mo.), 1015.

NOTES—BONA FIDE PURCHASE—EVIDENCE — PARTNERSHIP—DISSOLUTION—NOTICE.

In an action by a bank as indorsee of a note, where the uncontradicted evidence showed that the note was fraudulent as between the payee and the maker, and the burden shifted to the plaintiff to show that it was a bona fide holder, it was not an error to instruct the jury that they might consider, as bearing on the question of bona fides, the fact that none of the plaintiff's officers or agents testified in the case.

In an action of a non-interest bearing note by a bank, as indorsee thereof, it was not error for the court to call the attention of the jury to the fact that the note had run 19 months before plaintiff discounted it, and was due in one month thereafter; such fact being admissible as possibly bearing on the question whether plaintiff knew that the note was issued to the payee for his accommodation.

Notice of the dissolution of a firm, given to two prominent commercial agencies, together with the fact that one or two newspapers in the vicinity published a local item about the dissolution, is insufficient as general notice of dissolution to one not a dealer with the firm.

In an action by a bank as indorsee of a note made by a firm, where a letter was in evidence from a bank near the firm's place of business to plaintiff, stating that the firm's note was "A No. 1, gilt-edge; in fact, beyond question,"—it was error for the court to charge that the evidence showed that no inquiry was made by plaintiff with reference to the firm or its standing.—Citizens' Nat. Bank vs. Weston, 56 N. E. Rep. (N. Y.), 494.

NOTE FOR PATENT RIGHT—VALIDITY—INNOCENT PURCHASER.

Under Sand. & H. Dig. Secs. 493-496, providing that all negotiable instruments given by citizens of this state in consideration of patent machines or patent rights shall be absolutely void unless they show upon their face that they were executed for such consideration, a negotiable note given by a citizen of the state for a third interest in patent-right territory for a wire fence duly patented by United States letters patent, which does not show on its face that it was given for a patent right, is void in the hands of a purchaser for a valuable consideration.—Wyatt vs. Wallace, 55 S. W. Rep. (Ark.), 1105.

NOTES — GUARANTY — PARTIAL RELEASE.

A bank, by resolution of its directors,

guaranteed the payment of certain notes, and their renewals, at the time they were turned over by it to another bank. The latter gave up one of the guaranteed notes to the maker, and other notes were substituted therefor. Held, that the guarantor was discharged from liability to the amount of the note surrendered.

The bank to which the guaranteed notes were transferred surrendered another note, taking in lieu of the same several notes of smaller amounts, which were afterwards paid and canceled. The first note so guaranteed afterwards came back into the possession of the plaintiff bank, and a judgment for the amount of the same was rendered in this action against the defendant as guarantor. Held, that the judgment should be modified by deducting therefrom the aggregate amount of the several notes received in lieu of the one so surrendered.—First Nat. Bank vs. Bradley, 60 Pac. Rep. (Kan.), 322.

PROMISSORY NOTE — TITLE — INDORSEMENT—ACTION.

One may retain title to a negotiable note, and order its contents to be paid to another, who may sue upon it.

The maker can not raise the question of ownership because he promised to pay, not necessarily to the owner, but to the order of the payee.

A payee may order the contents of a note remaining due at a future day to be paid after his death to a third person.

Held, in an action by such person, that, when the day of payment came, the note became negotiated to the plaintiff for the benefit of whomsoever it might concern.

Also, that the defendant maker can not dispute the plaintiff's title to the note in defense of the suit.—Downing vs. Wheeler, 45 Atl. Rep. (Me), 836.

SAVINGS BANKS—BUILDING LOANS—TREASURER — AUTHORITY — LIABILITIES.

Where the president and treasurer of a savings bank made a building loan, took a mortgage on the premises, and retained the proceeds to pay for the materials which it was agreed the bank should purchase at the mortgagor's direction for the completion of the building, the bank is not liable for materials so purchased and used, in the absence of proof of the authority of the bank's officers to make such a contract other than that which might be inferred from the offices they held.

The bank was not estopped to deny the debt, as the building in which the material was used was not one owned by the bank, and the transaction was so far out of the ordinary business of the bank that plaintiff was put on inquiry. Slattery vs. North End Savings Bank, 56 N. E. Rep. (Mass.) 606.

TAXATION OF NATIONAL BANKS—RECOVERY OF TAXES REFUNDED UNDER MISTAKE.

The franchise of a national bank is not subject to taxation for county purposes.

Where taxes improperly collected by a county have been refunded, the county cannot thereafter recover the amount on the ground that it was paid back under mistake of law, though the collection was illegal for a different reason from that supposed at the time the money was refunded. Graves county vs. First National Bank of Mayfield, 56 S. W. Rep. (Ky.) 16.

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# INFORMATION FOR BOND BUYERS.

ADAMS, N. Y.—The town of Adams is about to issue $21,000 3½ per cent five to thirty year water bonds.

AKRON, OHIO.—Bids will be received for $65,000 4 per cent fire department bonds.

AKRON, OHIO.—The city commissioners will ask the city council to pass a bond ordinance for $78,000 to pay shortages on special improvements.

ALBANY, N. Y.—The board of estimate and apportionment has arranged for the issue of $10,000 in city bonds authorized by the common council to raise funds for the public bath.

ALEXANDRIA, LA.—Alexandria is proceeding to vote a bond issue of $73,000 for various needed public improvements, including $10,000 for a central high school.

ALAMEDA, CAL.—An ordinance was passed calling for a bond election to vote on the proposition to issue $105,000 in bonds for various improvements.

ALLIANCE, OHIO.—The vote on the proposition to issue $35,000 worth of bonds for the erection of an electric light plant carried.

ALLEGHENY, PA.—The board of school controllers of Allegheny have voted to issue $100,000 in bonds for a high school addition.

AMES, IOWA.—The voters of the city of Ames have decided to issue $7,000 in bonds for the purpose of enlarging and repairing the high school building.

ANGELS' CAMP, CAL.—At a special election held at this place it was voted to issue bonds to the amount of $15,000 to construct a grammar school building.

ANNAPOLIS, MD.—Annapolis has legislative authority for the issuance of $500,000 bonds at not over 3½ per cent interest.

ARLINGTON, MASS.—The citizens of this place advertise the sale of $35,000 4 per cent school bonds.

ARTHUR, ILL.—The city of Arthur has voted to issue $5,500 school bonds.

ASBURY PARK, MD.—The citizens of this place have been authorized to issue $100,000 bonds for sewerage purposes.

ASHLAND, ILL.—The proposition to issue bonds for $5,000 to erect and put in operation a municipal electric light plant carried by a large majority.

ATHENS, GA.—The city council has determined to call for an election to issue $30,000 of sewer bonds.

BAIRD, TEXAS.—The citizens of this place will place $10,000 school bonds about June 1.

BARBERTON, OHIO—A resolution has been passed authorizing the village of Barberton to issue $15,000 in bonds for the purpose of enlarging and improving the water works system.

BATESVILLE, OHIO—Representative McKee has introduced a bill in the legislature granting Batesville the privilege of issuing $4,000 bonds to erect a new school building.

BATH, MAINE.—The town of Bath has authorized $75,000 bonds.

BATTLE CREEK, MICH.—Battle Creek will vote on the proposition of bonding the city for $100,000 worth of bonds for paving purposes.

BELLEVILLE, ILL.—The citizens of this place will vote on the question of issuing $124,000 3½ per cent bonds.

BELLEVILLE, N. J.—The citizens of this place have voted to issue $3,500 school bonds.

BELLAIRE, W. VA.—The council at this place will auction off an issue of $40,000 municipal bonds.

BERKELEY, CAL.—An ordinance has been passed calling for a bond election to be held. The ordinance calls for an issue of $100,000 worth of bonds for school improvements.

BILLINGS, MONT.—Bids will be received until May 15th for the purchase of $15,000 5 per cent bonds.

BILOXI, MISS.—An ordinance was passed providing for an election to be held on the proposition to issue $17,000 of bonds for the construction of the proposed bridge over Back Bay.

Binghamton, N. Y.—The bill authorizing the city of Binghamton to bond for $100,000 for sewer extension has been signed by the governor.

BIRD ISLAND, MINN.—A special school meeting was held at this place and $7,500 in bonds voted for the erection of a new school building.

BOISE, IDAHO.—At an election it was voted to issue $15,000 in bonds for bridge purposes.

BOONE, IOWA.—The citizens of this place have voted $7,000 bonds and a special 10-mill tax to enlarge the public schools.

BOULDER, COLO.—The city has voted $30,000 bonds to enlarge the present city water system.

BOYCE, LA.—J. E. Blackburn of Boyce may be addressed concerning an issue of $22,000 in 5 per cent bonds, which it is proposed to place upon the market.

BRASHEAR, MO.—The Brashear school district has voted to issue $4,000 in bonds for the purpose of erecting a new schoolhouse.

BRIDGEPORT, CONN.—Bridgeport is about to sell $120,000 3½ per cent refunding bonds.

BRIDGEPORT, N. J.—The citizens of this place are considering an issue of $100,000 paving bonds.

BRIDGEWATER, S. D.—An election is to be held for the purpose of voting on the proposition of issuing bonds for the purpose of putting in a complete system of water works.

BROOKFIELD, MO.—Brookfield will vote on a proposition to issue $16,000 of bonds to build and furnish a public school house.

BRISTOL, CONN.—The citizens of this place are about to issue $15,000 road bonds.

BROCKTON, MASS.—The council of Brockton has authorized a loan of $26,000 with which to make permanent highway improvements.

BROOKLYN, ILL.—Brooklyn has voted to issue $5,000 in bonds with which to pave the principal streets.

BROOKLYN, N. Y.—The council has passed a resolution authorizing an issue of $187,000 in bonds for a new charities building.

BRYAN, TEX.—At a called meeting of the city council at this place a resolution was passed ordering an election. by the property taxpayers of the city on the proposition of issuing $6,000 street improvement bonds to run twenty-five years with interest at 4 per cent.

BUFFALO, N. Y.—A bill authorizing Buffalo to issue $50,000 bonds for the erection and equipment of a quarantine hospital has been passed by the assembly at Albany.

CADILLAC, MICH.—At the recent election the citizens of this place voted to bond for $10,000 for the purpose of erecting a new city hall.

CAMDEN, N. J.—The finance committee has decided to advertise for bids for $35,000 street improvement bonds and $91,000 refunding water bonds. The committee decided that the street bonds shall be ready for delivery on or before May 15th and the water bonds June 1st.

. CANANDAIGUA, N. Y.—This town is considering the issuance of $15,000 water bonds.

CAPRON, ILL.—The citizens of this place are making preparations for a water system and are soon to take a vote to bond the town for $9,000 to pay for the same.

CARROLTON, KY.—The mayor will receive bids for an issue of $6,000 in bonds.

CARTHAGE, OHIO.—Bids will be received for the purchase of eighty bonds of the village of Carthage, each being for the sum of $500 and bearing 4 per cent interest per annum.

CEDAR FALLS, IOWA.—A special election will be held at Cedar Falls to vote on the question of bonding the district in the sum of $30,000 for the erection of a new schoolhouse.

CHANUTE, KAS.—A bond vote for building a $30,000 school house comes up at the election.

CHENANGO FORKS, N. Y.—The citizens of this place contemplate an issue of $9,600 bridge bonds.

CHICAGO, OHIO.—This place voted in favor of the issue of $15,000 bonds for an electric light plant.

CHICO, CAL.—The question of issuing bonds for a water works system is being considered.

CLARKSBURG, W. VA.—Clarksburg is considering the proposition of issuing bonds for both paving and sewerage improvements.

CLEVELAND, OHIO.—Bids will be received by the city auditor for the purchase of $300,000 4 per cent city of Cleveland water works coupon bonds maturing April 1, 1928.

CLEVES, OHIO.—Bids will be received until May 19th for the purchase of twenty bonds of the village of Cleves for $500 each, bearing date of May 1, 1900, payable in twenty years, with interest at the rate of 5 per cent per annum.

CLINTON, MASS.—The citizens of this place are preparing to issue about $150,000 refunding bonds to be dated July 1, 1900.

COATESVILLE, PA.—This city has voted to issue $25,000 in bonds for improving the pumping station and building macadam roads.

COLORADO SPRINGS, COLO.—The citizens of this city have voted to issue $25,000 in bonds for the purpose of erecting a new schoolhouse.

COLCHESTER, ILL.—The question of issuing $5,900 bonds for school purposes was voted on in Colchester and carried by a large majority.

CONTINENTAL, OHIO.—Bids will be received until May 14th for the purchase of $3,000 worth of 5 per cent schoolhouse bonds.

CORSICANA, TEXAS. — An election will be held to vote on a proposition to issue $20,000 in bonds to build a high school building.

CORVALLIS, ORE.—The city council has passed an ordinance for the submission to the voters of the question of selling bonds for the funding of $10,000 of the outstanding city indebtedness. The election will take place May 21st.

CROMWELL, TEXAS.—An issue of $10,000 in 4 per cent bonds of Ford county, Texas, is on the market.

CLINTON, WIS.—The question of bonding the village of Clinton in the sum of $5,000 for putting in an electric lighting plant will be submitted to a vote of the people at the regular election.

DALLAS, TEXAS.—The people of Dallas have voted in favor of a proposed issue of $150,000 in 4 per cent bonds for improvements.

DELHI, OHIO.—The proposition to issue $25,000 worth of bonds for street improvements and $6,000 worth for a park carried at a special election.

DENTON, MD.—A bill is pending in the Maryland legislature authorizing Caroline county to issue $8,000 in bonds.

DUNCOMBE, IOWA.—An ordinance has been passed providing for the issuance of $6,000 in bonds to construct water works. Bonds are to bear 5 per cent interest.

EASTMAN, GA.—The citizens of this place have voted to issue $15,000 water and electric light bonds.

EL CAMPO, TEXAS.—A special election is to be held to determine whether $7,500 of bonds shall be issued for the purpose of erecting a school building.

ELLICOTT CITY, MD.—A bill is pending in the Maryland legislature authorizing Ellicott City to issue $30,000 in bonds for road improvements.

EMPORIA, VA.—The town of Emporia contemplates the issue of bonds for improvements.

EVERGREEN, ALA.—The town of Evergreen will issue $25,000 in bonds bearing 6 per cent interest to run thirty years for the purpose of erecting a water works system.

FALLSBURG, N. Y.—Fallsburg has authority to issue refunding bonds.

FALMOUTH, MASS.—The town of Falmouth. has authority to issue $25,000 library bonds.

FREEMAN, S. D.—The school board of Freeman is about to sell $6,000 worth of bonds voted for the construction of a new schoolhouse.

FROSTBURG, MD.—At the municipal election at Frostburg the citizens voted in favor of the issuance of $10,000 bonds for the improvement of the water supply.

GADSEN, ALA.—Bids will be received until May 15th for $20,000 thirty-year bonds.

GALENA, ILL.—The city council has voted to bond the city of Galena for the purpose of providing a fund with which to acquire an electric light plant.

GALLATIN, TENN.—The town of Gallatin has $10,000 electric light bonds for sale, bearing 6 per cent interest.

GEORGETOWN, TEXAS.—The issue of $20,000 in 3½ per cent bonds of Williamson county is still on the market.

GLENS FALLS, N. Y.—The citizens of Glens Falls have voted to issue $60,000 in bonds for a town hall and $9,000 for sewer extensions.

GRANT'S PASS, ORE.—It has been voted to issue $6,000 in sewer bonds and $69,000 for the construction of water and electric light plants.

GREENFIELD, MASS.—The town of

Greenfield has voted to issue $20,000 3½ per cent bonds.

HAGERSTOWN, MD.—The citizens of this place will issue $60,000 electric light plant and $5,000 drain bonds.

HARRIETSTOWN, N. Y.—The city of Harrietstown is preparing to advertise the sale of $17,500 bridge bonds.

HAZLETON, PA.—This place will issue $22,000 4 per cent semi-annual five to thirty optional bonds dated July 1, 1900.

HERMANN, MINN.—This town has voted to issue $7,200 in bonds for water works.

HIGHLAND, ILL.—The question of bonding this city in the sum of $4,800 will be submitted to a vote at the spring election.

HIGH POINT, N. C.—The town of High Point will vote on the question of issuing $50,000 in bonds for improvements.

HOWELL, MICH.—Howell voted Monday to bond the village for $15,000 for a municipal electric light plant.

HUNTINGTON, W. VA.—It has been voted to issue $60,000 worth of bonds, the proceeds to be used in the completion of Cabell county's new courthouse in Huntington.

HUNTSVILLE, MO.—Huntsville is about to issue $20,000 4 per cent 10-20 year optional school house bonds.

HYATTSVILLE, MD.—The assembly of Maryland has passed a bill allowing the town of Hyattsville to issue bonds for water works purposes. The town clerk may be addressed for further information.

ILION, N. Y.—It has voted to issue $30,000 bonds to erect a municipal electric light plant.

IMLAY CITY, MICH.—A proposition will be voted upon at Imlay City to bond for $4,000, with which to erect a town hall.

INDIANAPOLIS, IND. — The county commissioners will receive bids for the sale of $200,000 worth of refunding bonds on May 16th. The bonds are for $1,000 each and made payable in thirty years.

IOLA, KAN.—At a special election the proposition was carried to issue $80,000 in bonds for the purpose of erecting electric light and water works plants.

IONIA, MICH.—Bids are to be received at this place for $30,000 ten to twenty year water refunding bonds.

IOWA CITY, IOWA.—The board of education has decided to submit a proposition to the people of Iowa City to bond the corporation for a new high school. The amount of the bond issue is to be $65,000.

IRVINGTON, N. Y.—The citizens of Irvington have voted to issue $50,000 in bonds for erecting a new town hall.

ITHACA, MICH.—It has been voted to issue $34,000 in bonds for the purpose of erecting a new courthouse.

JACKSON, GA.—The town of Jackson is to issue $5,000 5 per cent bonds.

JACKSON, MISS.—Jackson sells $10,000 5 per cent twenty-year serial bridge and street bonds.

JAMESTOWN, N. Y.—At an election in this city it was decided to expend $65,000 in extending the sewer system. Bonds will be issued for the amount.

JELLICO, TENN.—This town proposes to issue bonds for street improvements.

JERSEY CITY, N. J.—The senate has passed a bill authorizing an issue of $300,000 in bonds for building a new high school.

KENMORE, N. Y.—The citizens of Kenmore have voted to bond the village for $6,000, the proceeds to be used for laying mains.

KENSINGTON, MD.—The town of Kensington has been authorized to issue bonds for water works purposes.

KENTON, OHIO.—The citizens of this place will soon vote on the question of voting bonds for an electric light plant.

LAKE FOREST, ILL.—It has been voted to issue $15,000 worth of bonds for school purposes.

LAKEVIEW, ORE.—The property-owners of Lakeview have decided to bond the town for $10,000 for water works and electric light plants.

LA PORTE, IND.—The La Porte commissioners have ordered a special election to vote $75,000 for gravel roads.

LAUREL, MD.—The town of Laurel has voted in favor of issuing $35,000 in bonds for water works. It is proposed to issue $10,000 in additional securities for improvements.

LAKEWOOD, OHIO.—Lakewood has voted to issue $150,000 sewer bonds.

LIMA, OHIO.—The board of education decided to have the voters pass on the question of issuing bonds in the amount of $75,000 for the purpose of erecting a new high school building.

LISBON, OHIO.—The citizens of Lisbon have voted to issue $5,000 bonds to improve the water works.

LITTLE FALLS, N. Y.—The governor has signed the bill authorizing the board of public works to issue bonds for $10,000 for an additional water supply. Little Falls has authority to issue $50,000 electric light bonds.

LOCKHART, TEXAS.—The proposition to issue city bonds for the construction of water works was carried at the recent election.

LOUISVILLE, KY.—The citizens of this place are preparing to issue $490,000 3½ per cent forty-year gold refunding bonds.

LOUISVILLE, NEB.—Patrons of the Louisville schools petitioned the board of education of that district to call an election for voting bonds to the amount of $10,000 to build a new schoolhouse.

LURAY, VA.—It has been voted to bond the town for $35,000 to secure a water supply.

MADISON, NEB.—At a special election to vote $10,250 for schoolhouse bonds the propositon carried by a large majority.

MADISON, S. D.—The board of education has decided to submit to the voters a proposition to issue bonds in the sum of $15,000 for the purpose of building another school.

MADISON, WIS.—The citizens of this place will refund $100,000 5 per cent bonds with 3.7 per cents to run ten years.

MADISONVILLE, OHIO.—The issue of $35,000 additional school bonds carried at a special election in Madisonville.

MAMARONECK, N. Y.—The citizens of this place are planning to issue road bonds.

MANDAN, N. D.—The citizens have voted to build a new schoolhouse, and bonds for $15,000 will be issued.

MANSFIELD, OHIO.—The city will vote on the issue of bonds for the purpose of building a system of sewerage.

MAPLEWOOD, N. Y.—Bonds are to be issued at this place for the purpose of building a new schoolhouse.

MARION, IND.—The town of Marion is preparing to issue $45,000 improvement bonds.

MARTINEZ, CAL.—The city will soon issue $40,000 in bonds for street improvements.

MARTINSVILLE, IND.—The city council of Martinsville has authorized the sale of $16,000 in bonds for the erection of a new school building.

MARYSVILLE, OHIO.—Marysville contemplates bonding for $50,000 to encourage manufacturing industries.

MERCER, PA.—As a result of a special election the bonded indebtedness of Mercer will be increased $25,000 for the erection of a new school building.

MILES CITY, MONT.—The proposition to issue $12,000 refunding bonds, also $5,000 for the purpose of erecting a city hall was carried by a large majority.

MILFORD, MASS.—The citizens of this place have voted favorably on $60,000 school bonds.

MINNEWAUKAN, N. D.—This town has voted to issue $10,000 in bonds for the erection of a new schoolhouse.

MILLBRIDGE, ME.—Millbridge is contemplating a $7,500 bond sale soon.

M'KEESPORT, PA.—McKeesport has decided to issue $100,000 worth of bonds for the purpose of erecting two new schoolhouses.

MONROE, MICH.—Monroe will vote on a proposition to bond the city for $10,000 for public improvements.

MT. VERNON, N. Y.—The city of Mt. Vernon has legislative authority to issue $70,000 street improvement bonds.

NASHVILLE, TENN.—The city council has passed the bill to issue $150,000 worth of bonds to build an electric light plant.

NATCHEZ, MISS. — The citizens of Natchez have voted in favor of issuing $25,000 in bonds for improvements.

NEEDHAM, MASS.—The citizens of this place have voted to issue $132,000 refunding bonds.

NEWPORT, KY.—The Board of Education of Newport has made arrangements to issue $30,000 in 4 per cent refunding bonds.

NEW BERNE, N. C.—The city of New Berne will vote May 15th on the proposed issue of $80,000 in bonds for improvements. J. J. Tolson is city clerk and may be addressed for further information in relation to the same.

NEW BRITAIN, CONN.—This town is considering an issue of $30,000 thirty-year improvement bonds.

NEW IBERIA, LA.—This city has voted to issue $112,000 in bonds for erecting an electric light plant and water works.

NEW KENSINGTON, PA.—At a special election it was voted to issue $10,824 in bonds for the purpose of enlarging the present school building.

NEW ROCHELLE, N.Y.—New Rochelle has authority to issue $100,000 street improvement and $50,000 fire department bonds.

OAKLAND, ILL.—The citizens of this place have voted $17,000 bonds, the proceeds to be used for erecting a new schoolhouse.

OGDENSBURG, N. Y.—This town has legislative authority to issue $15,000 4 per cent school bonds.

OKLAHOMA CITY, OKLA.—This city will soon vote on the question of issuing bonds to build three miles of sewers at an estimated cost of $12,000.

OLATHE, KAN.—The citizens will vote on the proposition to issue bonds to the amount of $10,000 for the purpose of improving and enlarging the water works system.

ONARGA, ILL.—An election will soon be held to vote on the question of issuing bonds for the purpose of erecting water works.

ORD, NEB.—Ord will sell $16,000 4½ per cent twenty-year refunding and $17,000 4½ per cent twenty-year water extension bonds.

ORANGE, N. J.—The council of this place has authorized an issue of $70,000 4 per cent tax arrearage bonds.

OTSEGO, N. Y.—Otsego has voted to bond for $20,000 for the purpose of putting in a system of water works.

OXFORD, MISS.—The citizens of this place have voted in favor of issuing $20,000 in bonds for improvements.

PAINESVILLE, OHIO.—An election will be held to vote on the question of issuing bonds for paving purposes.

PALMER, N. Y.—Palmer is about to sell $33,000 twenty-year school bonds.

PALO ALTO, CAL.—Bonds to the amount of $20,000 have been voted by the citizens of Palo Alto for a new high school.

PARNASSUS, PA.—The citizens of Parnassus will vote on a proposed issue of $30,000 worth of bonds.

PARSONS, KAN.—Parsons has decided to issue $5,000 worth of improvement bonds.

PEABODY, KAN.—At an election held here it was voted to issue $6,000 in bonds for the purpose of erecting an addition to the school building.

PEMBROKE, KY.—Citizens of Pembroke decided to issue bonds to the amount of $7,500 to erect a new schoolhouse.

PITTSFIELD, MASS.—Pittsfield contemplates the issuance of $125,000 school bonds.

PLAINFIELD, N. J.—The citizens of this place are seeking authority to issue city hall bonds in the sum of $100,000.

PLEASANT RIDGE, OHIO.—Bids will be received until May 16th for the purchase of ten bonds of the village of Pleasant Ridge.

POCOMOKE CITY, MD.—The town of Pocomoke City will vote on the question of issuing bonds for an electric light plant.

POMONA, CAL.—Pomona has voted $30,000 bonds to build outfall sewers.

PORTAGE, WIS.—The town of Portage contemplates the issuance of $20,000 in bonds for a sewerage disposal plant.

Pratt City, Ala.—Pratt city council has voted to issue $25,000 of bonds for the erection of a water works system.

PUEBLO, COLO.—The voters of East Pueblo have voted to issue $8,000 in bonds for the acquirement and improvement of a park.

QUINCY, MASS.—Quincy has for sale $30,000 3½ per cent thirty-year installment water bonds and $20,000 3½ per cent twenty-five year installment street improvement bonds.

RANKIN, ILL.—The citizens of this place will vote on the proposition of issuing $12,500 bonds for the purpose of building a schoolhouse.

RANKIN, PA.—The school board of Rankin borough will hold a special election in June to vote on the issue of $50,000 bonds with which to erect a new schoolhouse.

READING, OHIO.—The Reading council has called a special election upon the issue of $20,000 in bonds for sidewalk purposes.

RICHLAND CENTER, WIS.—An ordinance was passed by the city to submit to a vote of the people a proposition to issue $10,000 in bonds for the purpose of paving the streets.

RIDLEY PARK, PA.—This town will sell $33,000 thirty-year bonds for street improvements.

RIVERSIDE, CAL.—At the special election held at this place the proposition to vote bonds in the sum of $40,000 for constructing an auxiliary steam plant carried by a large majority.

SAG HARBOR, N. Y.—This place is to vote on the question of issuing sewer bonds.

SAN ANGELO, TEXAS.—This city will issue $10,000 of bonds for construction of a bridge across North Concho river in San Angelo.

SAN ANTONIO, TEXAS.—At a special taxpayers' election the proposition to issue $300,000 public improvement bonds to pave streets was carried.

SAVANNA, ILL.—The citizens of this place will vote on the proposition to bond the city for the cost of constructing a sanitary sewer system.

SCHNECTADY, N. Y.—The city of Schenectady has been given legislative authority to issue $75,000 worth of school bonds.

SCRANTON, PA.—The citizens of this place will issue $275,000 improvement bonds.

SEDALIA, MO.—The school district of the city of Sedalia invites bids on an issue of twenty-five funding bonds each for $1,000 due twenty years from date, with 4 per cent interest per annum.

SHAWNEE, OHIO.—The legislature has authorized this town to issue $25,000 in bonds for erecting an electric light plant. The question will be voted upon at the spring election.

SHELBY, OHIO.—An ordinance providing for the issuance of $15,000 worth of bonds for improvements at the electric light plant was passed.

SIOUX CITY, IOWA.—The Board of Supervisors has passed a resolution authorizing the county treasurer to proceed to advertise for bids for the sale of bonds to the amount of $170,000 to settle a judgment.

SLAYTON, MINN.—At the village election it was voted to bond the town for $15,000 to put in a system of water works.

SNOW HILL, MD.—A bill is pending in the Maryland legislature authorizing the town of Snow Hill to issue $15,000 in bonds.

SOUTH BOSTON, VA.—The issue of $20,000 in bonds of the town of South Boston is still on the market.

SPARTANBURG, S. C.—J. D. Leonard at Spartansburg may be addressed relative to the proposed issue of $50,000 in 4 per cent bonds of Spartanburg county.

SPENCER, IOWA.—Bids will be received at the auditor's office at Spencer until May 15th for the sale of the bonds of the county in the sum of $50,000, known as courthouse bonds. Bonds will bear interest at rate of 4 per cent per annum.

SPENCERVILLE, OHIO.—This town will issue $16,000 in bonds to build an electric light plant.

SPOKANE, WASH.—The county commissioners have rejected all bids for the proposed issue of $200,000 refunding bonds to retire outstanding county indebtedness warrants and will readvertise the bonds.

STAPLES, MINN.—At an election held by the citizens of this place it was decided to bond this independent school district for $6,000 to build another schoolhouse and establish a high school.

STERLING, ILL.—Improvement bonds for permanent walks are reported ready for sale and the mayor and finance committee have been instructed to negotiate them.

ST. CHARLES, MO.—St. Charles will hold a special election May 21st for the purpose of submitting to the voters of the city a proposition to incur an additional indebtedness of $115,000 for the purpose of acquiring a municipal water works system.

STILLWATER, N. Y.—Stillwater will issue highway bonds in the near future, authority having been granted by the legislature.

STILLWATER, OKLA.—Stillwater has voted for water works bonds to the amount of $35,000.

ST. JOSEPH, MO.—The town of St. Joseph has decided to issue $200,000 4 per cent 10-20 year school bonds.

ST. MARYS, W. VA.—The council has advertised a sale of bonds for the purpose of constructing sewerage.

TABLE ROCK, NEB.—An election will be held to vote on the question of issuing $10,000 in bonds to build new school house.

TAKOMA PARK, MD.—The town of Takoma Park is considering the issue of $10,000 in bonds.

TARRYTOWN, N. Y.—The citizens of this place have voted in favor of raising $50,000 for the erection of a new municipal building.

TECUMSEH, NEB.—The city council of Tecumseh will reissue its city hall and electric light bonds. The amount of the former is $5,000 and the latter $4,400 bearing 4½ per cent interest.

THOMSON, GA.—The city will issue bonds for the erection of water works and electric light plant.

TIMMONSVILLE, S. C.—An election will be held to vote on the question of issuing $5,000 in bonds to build a schoolhouse.

TRAVERSE CITY, MICH.—The citizens of this place have voted in favor of bonding for $43,667 to purchase the Campbell water works plant.

TROY, ILL.—The question of issuing bonds in the sum of $4,300 for erecting a municipal electric light plant will soon be voted on.

TROY, OHIO.—Bids will be received for the purchase of fifteen bonds of $1,000 each, interest at rate of 4½ per cent per annum.

VALDOSTA, GA.—The city will soon vote on bonding for $50,000 for the completion of its sewerage system.

VICKSBURG, MISS.—The proposed bond issue of the city of Vicksburg will amount to $300,000. It is to be sold for various improvements if authority is given by the legislature. The mayor may be addressed for further particulars.

VINELAND, N. J.—The Vineland borough council has asked for bids on $140,000 worth of municipal bonds issued for the construction of a sewerage system and the purchase and extension of the city water supply plant.

WARWICK, N. Y.—The board of education of this place asks the village to issue $26,000 of bonds for the erection of a new high school building.

WASHINGTON, ILL.—The city council of Washington will submit to the people the proposition to issue $5,000 in bonds, the proceeds to be used for permanent street improvements.

WATERTOWN, N. Y.—The city of Watertown has voted to issue $91,000 worth of bonds.

WATERVILLE, MINN.—At a meeting of the board of education it was decided to hold a special election to vote on the question of issuing bonds to erect a new schoolhouse.

WAYNE, NEB.—The citizens of Wayne are asked to vote $20,000 for the erection of a new schoolhouse.

WHEATON, MINN.—Bids will be received for 15-year 5 per cent bonds of the village of Wheaton in the sum of $11,000 issued to construct water works and a sewer system in denomination of $1,000 each.

WILKINSBURG, PA.—An election will be held May 22d to vote on a proposition to issue $100,000 worth of street improvement bonds.

WILMETTE, ILL.—The village board of Wilmette proposes to bond the village and erect a water works. About $75,000 will be expended in the improvement.

XENIA, OHIO.—The vote for the issue of bonds to the amount of $10,000 for an addition to the Spring Hill schoolhouse carried at this place.

YONKERS, N. Y.—Yonkers has legislative authority to issue bridge bonds.

YOUNGSTOWN, OHIO.—Bids will be received for the purchase of $9,050 Poland avenue grading bonds, $1,275 Cleveland street grading bonds, and $1,350 Emily alley paving bonds.

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# BANK NOTES.

A new bank is proposed for Clifton Heights, Pa.

A new national bank is to be established at Bloomburg, Pa.

The Bank of Glasgow, Mo., has been incorporated with a capital of $10,000.

It is proposed to reorganize the Capital City Bank of Atlanta under the national bank act.

The First National Bank of Tolono, Ill., with $25,000 capital, will succeed the Bank of Tolono.

An application to organize the First National Bank of Goldfield, Iowa, has been granted.

The banking firm of W. R. Thompson & Co., of Pittsburg has been absorbed by N. Holmes & Sons.

The Old Dominion Commercial Company of Globe, Ariz., has opened a general banking department.

The State Bank of Centerville, S. D., has made application under the new law to organize a national bank.

Group No. 4 of the New York Bankers' Association met at Utica, N. Y., April 20th. Taber of Herkimer presided.

The postoffice department has arranged to provide a first-class money-order system for Cape Nome, Alaska.

The State Savings Bank at Corning, Iowa, has increased its capital from $35,000 to $50,000 and its surplus to $10,000.

The Hanover National Bank of New York has been selected as reserve agent for the Wirt County Bank of Elizabeth, W. Va.

The fourth annual convention of the North Carolina Bankers' Association will be held at Greensboro, N. C., June 14th and 15th.

The State Bank of Mediapolis, Iowa, has filed articles with the secretary of state increasing its capital from $25,000 to $50,000.

A controller's certificate has been issued for the American Exchange National Bank of Syracuse, N. Y., with a capital of $200,000.

A new bank is being organized at Lowell, Ind., to be known as the First National Bank of Lowell. The capital is put at $25,000.

A charter was granted by Secretary of State Cook of Georgia for the Bank of McRae of Telfair county. The bank is capitalized at $25,000.

James Knox has been elected cashier of the Bank of Waycross, Ga., taking the place of Warren Lott, who has been elected vice-president.

Authority has been asked of the Controller of the Currency to organize the First National Bank at Andalusia, Ala., with a capital of $50,000.

The Controller of the Currency has declared a dividend of 10 per cent in favor of the creditors of the insolvent Dakota National Bank of Sioux Falls, S. D.

The consolidation of the First National Bank of Provo City, Utah, and the Provo Commercial and Savings Bank is said to have been practically agreed upon.

A national bank is to be organized at Falconer, a suburb of Jamestown, N. Y., with a capital of $25,000 and to be known as the First National Bank of Falconer.

The Merchants and Mechanics' Bank of Columbus, Ga., will be changed to a national bank, taking advantage of the new law. It will be capitalized at $100,000.

The village of Humboldt, Ill., is to have a national bank with a capital of $25,000. Heretofore it has had to depend upon Arcola and Mattoon for banking facilities.

Controller Charles G. Dawes has declared a dividend of 10 per cent on claims proved against the Globe National Bank of Boston, making 30 per cent in all to date.

The Controller of the Currency has approved the conversion of the Maverick Bank of Gordon, Neb., into the First National Bank of Gordon, with a capital of $25,000.

The Controller of the Currency has approved the application of John H. Leavitt and others to organize the First National Bank of Reinbeck, Ia., with a capital of $25,000.

The Rio State Bank of Rio, Wis., has been organized with $25,000 capital. William Moore is president, H. A. Hansen vice-president and Andrew Adamson cashier.

A permit has been issued by the auditor of public accounts to B. Pullen, W. D. Richardson and E. S. Condit to organize the Merchants' State Bank of Centralia, Ill., with capital of $50,000.

The stockholders of the Bank of Bay Biscayne at Miami, Fla., have decided to secure a national bank charter under the title of the First National Bank of Miami. It will be capitalized at $50,000.

It is announced that the Atlanta Country Bank Stock Association has decided to organize two additional banks, one at Shellman and the other at Ashburn, Ga. W. S. Witham will be president.

The California bank commissioners have issued a license to the Del Norte County Bank to do a commercial banking business at Crescent City. The bank will open with a paid-up capital of $25,000.

At a meeting of the stockholders of the Commercial National Bank of Waterloo, Iowa, it was unanimously voted to increase the capital stock of the institution to $100,000. It has heretofore been $50,000.

The El Reno State Bank has been chartered by Secretary Jenkins of Oklahoma with a capital stock of $25,000. The incorporators are J. J. O'Rourke, F. H. Wright, H. F. O'Rourke and Roy Wright.

The Stephenson National Bank has decided to erect a handsome brick block in Marinette, Wis., to cost $25,000. Work on the structure will commence about June 1 and it will be completed within two months.

The Benton County Bank will open in Camden, Tenn. Among the directors are the names of H. F. Stegall, T. J. Dodd, W. L. Morris, L. J. Parker, A. P. Lashlee and others. The authorized capital stock is $50,000.

The national bankers of Fort Worth are arranging for the proper entertainment of the Texas Bankers' Association, which will be in session on May 8th to 10th. A banquet for the visitors is in contemplation.

The Mutual Savings Bank of San Francisco, of which Mayor Phelan is president, will soon erect a ten-story building on the north side of Market street, extending through to Geary street. It is to cost about $300,000.

Arrangements have been made by which the State Bank of Carlyle, Ill., will be reorganized under the title of the First National Bank of Carlyle. The new institution will be incorporated with a capital stock of $40,000.

The Controller of the Currency has declared a dividend of 5 per cent in favor of the creditors of the Merchants' National Bank of Seattle, making 45 per cent paid on the claims that have been proved, amounting to $160,542.

Controller Dawes has approved the conversion of Bottineau County Bank of Bottineau, N. D., to the First National Bank of Bottineau, with a capital of $25,000. F. H. Noble and N. E. Thompson are named as incorporators.

The First National Bank has been established at Stonington, Ill., with a capital stock of $25,000. The stockholders are: O. J. Owens, J. I. Owens, Andrew Chapman, J. W. H. Chapman, A. B. Chapman, Jr., and Warren Corzine.

The Controller of the Currency has approved the application of Martin Young, J. N. Richardson, J. F. Master and J. E. Andrews for permission to organize the First National Bank of Dillonvale, O., with a capital of $25,000.

The controller of the currency has approved the applications of E. Rall, H. K. Bickford, C. R. Brook, L. A. Westfall and C. M. Deppen for authority to organize the First National Bank of Alva, O. T., with a capital of $25,000.

The State Bank of Sheridan, Ind., has applied for a charter, and will make the change to a national bank, under the new currency law. It will be known as the First National State Bank of Sheridan, with a capital of $45,000.

The Citizens' National Bank of Tyler, Texas, with a capital stock of $100,000, has been organized. The officers are: S. H. Cox, president; John W. Wright, cashier; R. Bergfeld, vice-president; H. J. McIntosh, assistant cashier.

Stockholders of the International Banking and Trust Company and the North American Trust Company of New York have ratified the merger of the two institutions. The name of the North American Trust Company is retained.

At a special meeting of the stockholders of the Blackstone National Bank of Boston April 18th the recommendation of the directors that the bank go into voluntary liquidation was ratified. The Shoe and Leather Bank will act as agent.

The Controller of the Currency has issued a certificate authorizing the establishment of the Citizens' National Bank of Cumberland, Md., with a capital stock of $100,000. Senator George L. Wellington is one of the main promoters.

A charter has been issued for the incorporation of the Valley State Bank at Cloud Chief, Okla., with $10,000 capital stock. The board of directors consists of A. B. Dunlap and A. J. Dunlap of Shawnee and J. A. Sullivan of Cloud Chief.

J. B. Charles of Stroud, Okla., and Dennis Flynn will open a bank with a capital of $10,000 at Pawhuska. The Bank of Watonga, Okla., has filed with the territorial secretary notice of an increase of its capital stock from $5,000 to $10,000.

The Controller of the Currency has approved the application for a national bank at Dike, Iowa, the town to be established on the new line of the Northwestern railway. The incorporators are all interested in the Cedar Falls National Bank.

The consolidation of the Bank of Marshall, Minn., and the First National Bank of Marshall has been effected, the former being merged into the national bank. The Bank of Marshall was the first bank in the county, established in 1878 by Owen & Dibble.

Authority has been granted to convert the Bank of Durand, Mich., into the First National Bank of Durand, with a capital of $25,000. The promoters are: J. D. Leland, Durand; Luther Lucke, O. M. O'Hart, N. R. Leland, Alfred Durham and F. H. Gale.

Controller Dawes has approved the organization of the First National Bank of Twin Valley, N. D., with a capital of $25,000. Albert T. Hinson, Charles J. Lofgren, O. H. Myren, Peter Sharpe and A. J. Vangennes are the names given as incorporators.

The Controller of the Currency has approved the application of John A. Maddock, Keyes H. Richard, Fred H. Harris, C. J. Mann and C. N. Tupper, for authority to organize the First National Bank of Boothbay Harbor, Maine, with a capital of $25,000.

The Piper City Bank at Piper City, Ill., has been organized into a national, under the title of the First National Bank of Piper City. J. A. Montelius is president, John McKinney vice-president, J. K. Montelius cashier and R. A. Jennings assistant cashier.

Secretary Jenkins of Oklahoma has issued a charter for the incorporation of a bank at Wakita, Grant county. The capital stock is $5,000 and the directors are C. E. Wetmore and L. J. Wetmore of Wakita and S. A. Jordan of Pawnee county, Nebraska.

The board of directors of the Third National Bank of Baltimore have elected Capt. R. M. Spedden as president to succeed Mr. George B. Baker. Capt. Spedden has been a director in the bank since Aug. 2, 1893, and for some time has been its vice-president.

Application has been made for authority to establish the City National Bank of Rutland, Vt., with a capital of $100,000. The applicants are John A. Mead, president of the Merchants' Bank; Silas L. Griffith, N. P. Kingsley, W. R. Page, E. C. Tuttle and others.

The directors of the Hanover National Bank of New York have decided to increase the bank's capital to $3,000,000 and its surplus from $3,000,000 to $5,000,000 through an issue of 20,000 shares of the par value of $100, to be offered to the stockholders at $200.

The Controller of the Currency has authorized the organization of the Valley National Bank of Seymour, Conn., with a capital of $50,000. The incorporators of the institution are Theodore B. Beach, W. L. Ward, T. F. Gilyard, Andrew Y. Beach and M. C. Kerr.

The Clark County Bank of Enterprise, Miss., has recently been merged into a corporate institution. The new bank is called the Bank of Enterprise, and the charter having recently been approved by the governor, officers and a board of directors have been elected.

The Controller of the Currency has authorized the payment of another dividend of 7 per cent to the creditors of the defunct First National Bank of Penn Yan, N. Y. The dividend will be payable as soon as the necessary schedules and checks can be prepared.

The application of J. M. and W. F. Murdock, Harry Swank, William Waite and James M. Cover for authority to organize the First National Bank of Rockwood, Pa., was approved by the Controller of Currency at Washington. The capital stock will be $25,000.

The Controller of the Currency has approved the conversion of the German-American Bank of Marshfield, Wis., to the American National Bank, with a capital of $50,000. Robert L. Kraus, W. D. Connor, Oscar G. Lindemann, F. M. Deming and M. Steinmetz are named as incorporators.

The management of the Merchants' Bank of Canada is arranging for the construction of a branch bank at Winnipeg.

Though the details have not yet been given out, it is understood that the building will be a credit to the metropolis of Manitoba, and will cost in the neighborhood of $100,000.

Controller Dawes has approved the application of Robert W. Thompson, Jr., of New York City, and James W. Martin, O. W. Cann, James Dickie, David Dickie and J. A. Thompson of Thermopolis, Wyo., for authority to organize the First National Bank of Thermopolis, with a capital of $25,000.

The First National Bank of Shickshinny, Pa., has been formally organized, with the following officers: President, Jesse Beadle; vice-president, R. M. Tubbs; directors, Dr. M. B. Hughes, E. W. Garrison, I. A. Miller, Frank J. Post, Jesse Beadle, R. M. Tubbs, George M. Beadle, all of Shickshinny; Myron I. Lowe of Lime Ridge and D. B. Tuscin of Boomsburg.

The Newton Falls Banking Company of Newton Falls, Ohio, has been incorporated at the office of the secretary of state by D. M. Hine, H. H. Porter, L. F. Merrell, Carl W. Smith and C. M. Rice. The organization is effected for the purpose of transacting the business of a savings and loan association and is authorized to do business on $25,000 capital stock.

The Citizens' Loan and Trust Company of Bloomington, Ind., has been authorized to begin business. The capital stock of this company is $25,000, and it will do a general banking business. Under the law of 1899 twenty-two trust companies have been formed, of which twenty are now doing business. Five companies have been incorporated since the 1st day of January.

The West Virginia State Bankers' Association will convene at Grafton on May 16th and 17th. The local banks at that place are making special preparations to entertain their visitors in a royal manner. They have arranged for the Hon. Stephen B. Elkins to address the association, as well as a number of other prominent speakers. A large attendance is anticipated.

The quarterly statement of the condition of state and private banks in Nebraska at the close of business March 12th, issued by Secretary P. L. Hall of the state banking board, shows continued improvement in all lines of the banking business. The deposits, as shown by the report, amounted to $22,254,888.69, an increase of $3,000 over the same period of last year.

A transaction by which a loan was to be made through a bank, which was to take the security from the borrower and draw on the lender for the money, is held to be, not one of banking, but of mere agency, which entitled the lender to recover from the receiver of the bank the proceeds of a draft which he paid after the suspension of the bank, and which came into the receiver's hands.

Charles Clary, who has been national bank examiner for Washington and Oregon since 1892, and was stationed in Spokane for several months in 1895, has tendered his resignation to the Controller of the Currency and has accepted the position of vice-president of the Boston National Bank of Seattle. The bank now has two vice-presidents, a new position, taken by Mr. Clary, having just been created.

At the closing session of the eighth annual meeting of group eight, Iowa Bankers' Association, held in Ottumwa, the following officers were re-elected for the ensuing year: Chairman, J. T. Brooks of Hedrick; secretary-treasurer, M. B. Hutchinson of Ottumwa; executive committee, J. R. Mackey of Sigourney, C. E. Lofland, Frank von Schrader of Ottumwa, J. R. Wallace of Bloomfield and J. A. Bradley of Centerville.

At a meeting of the board of directors of the Old Colony Trust Company of Boston the resignation of T. Jefferson Coolidge, Jr., as president, was accepted, and he was elected chairman of the board of directors, a new office created for him. Gordon Abbott, vice-president, was elected to succeed Mr. Coolidge as president. The multiplicity of Mr. Coolidge's connections made it impracticable for him to continue as president.

A charter has been issued by the Pennsylvania state department to the People's Bank of California, Washington county, with a capital of $75,000. The incorporators are: A. B. Duvall, T. C. Richards, W. S. Grimes, G. B. Frantz, Isaac Leadbeter, J. E. Masters, Joseph B. Crowthers, George S. Bondbrake, John H. Dixon, L. Z. Birmingham, T. B. Noss, R. J. Gregg, R. B. Drum, Charles J. Stewart, California; Joseph Underwood, Roscoe.

A new national bank is to be organized at Massena, N. Y., to be known as the First National Bank of Massena. Its capital will be $50,000. An application for

the new institution has been accepted by the Controller of the Currency. The applicants were T. A. Gillespie, Robert Swan, C. A. Kellogg, H. L. Gillespie and W. H. Cushman. It is intended to start the bank at once and have it in order for business during the coming summer.

The only Chicago bank to move May 1st is the Merchants' Loan and Trust Company, which will occupy its new offices at Clark and Adams streeets. But within the last few months there have been two banking removals, the American Trust and Savings Bank going into the New York Life building and the Garden City Banking and Trust Company taking the offices at Madison and La Salle streets vacated by the American Trust.

Chairman J. R. Mitchell announces the following reappointment of committees for the annual convention of the Minnesota Bankers' Association to be held June 19th and 20th: Banquet, A. W. Laird, P. E. Baumgartner, J. S. Pomeroy; hall, C. A. Morey, Theodore Wold, J. S. Pomeroy; excursion, S. L. Prentiss, J. W. Booth, J. A. Borth, F. C. Rising; programme, J. S. Pomeroy, S. L. Prentiss, C. A. Morey; finance, F. A. Rising, J. W. Booth, Theodore Wold.

In a suit involving the liability of stockholders of the First National Bank of Little Rock, Ark., now defunct, on an assessment of 92 per cent levied by the Controller of the Currency to discharge the bank's liabilities, Federal Judge John A. Williams decided that the stockholders are liable. The assessment was levied on $250,000 bank stock, representing the amount of the increased capital stock preceding the bank's failure. The principal defense was that the increase was void because not authorized by the vote of two-thirds of the stockholders.

Group No. 2 of the Iowa Bankers' Association held its annual meeting at Cherokee. Address of welcome, Dr. Burlingame of Cherokee; response, T. F. Ward of LeMars; address of Chairman Morton Wilbur; "The Bankruptcy Law and the Creditor," J. A. Miller of Cherokee; "Land Titles," G. W. Pitts of Alton; "The Live Stock and Dairy Interests of Northwestern Iowa," Earl W. Brown of Sheldon; "Recent Banking Legislation," Senator A. C. Hobart of Cherokee; "The Banker's Relation to the Public," Frank Y. Locke of Sibley; "Some Observations," Fred A. Bennett, state bank examiner, of Sioux City.

The decision of the directors of the Hanover National Bank of New York city to increase the capital stock of the institution from $1,000,000 to $3,000,000 has served to call attention to the long and active service which its president, James T. Woodward, has devoted to the interests of the bank. He has been a director of the institution since 1873, and two years later was elected president, an office which he has since continuously filled. At the time of his election the deposits were about $2,500,000. Now the deposits, as reported in a recent clearing house statement, reach $44,807,400.

P. L. Hall, secretary of the banking board of the state of Nebraska, has issued a statement reporting the condition of the state and private banks at the close of business March 12th. All the leading items show growth. The deposits, it appears, amounted to $22,254,888 on the date mentioned, as compared with $19,253,050 on March 6, 1899, an increase of $3,001,-838. If comparison be made with the same period in 1898, the gain is $6,761,351. The loans and discounts now amount to $21,830,840, being an increase of $3,465,205 over 1899 and $6,066,323 over 1898. There is also an increase of $227,005 in the surplus and undivided profits over last year's figures, though the capital stock is $221,-623 less.

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*THE DINING CARS*

Of the Northern Pacific for the improved and new train service taking effect April 29, are thoroughly modern, electric lighted, and will be cooled by electric fans. They will accommodate thirty-six persons at one time.

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*A Special Bankers' Catalog.*

*Of up to date TIME and LABOR SAVING ideas in Rubber Stamps for Banks, mailed for the asking. Address Dept. "B".*

*C. L. SAFFORD,*
*175 Madison St.,*
*Chicago.*

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*THE NEW TOURIST SLEEPING CARS*

On the Northern Pacific have the women's toilet rooms and lavatories separated. Men's lavatories in these cars have two wash basins and are also distinct from men's toilet rooms. You will appreciate all this.

# NOTES OF INTEREST TO BANKERS.

### CERTIFICATES NOT LEGAL RESERVE.

The Controller of the Currency, in answer to inquiries, says:

"Under authority of section 5193, U. S. R. S., national banks have heretofore been permitted to deposit with any assistant Treasurer of the United States lawful money in sums of not less than $10,000 and to receive therefor a certificate of deposit, which certificates they were authorized to count as part of their lawful money reserve.

"Section 6 of the act of March 14, 1900, known as the currency bill, repeals this entire section of the revised statutes and, in consequence, the banks will hereafter be prohibited from counting such certificates as part of their lawful reserve.

"There are about fourteen and a half millions of these certificates now outstanding, which are held entirely by the banks in the principal cities of the East, with the exception of two or three western cities, and are indicated in their reports as United States certificates of deposit.

"The result of this repeal of section 6 will be the reappearance in circulation of the legal tenders against which the certificates have been issued."

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### COINAGE IN MARCH.

Coinage executed at the mints of the United States during the month of March, 1900, was as follows:

| Denominations. | Pieces. | Value. |
|---|---|---|
| Double eagles.... | 629,738 | $12,594,760.00 |
| Eagles ..... | 51 | 510.00 |
| Half eagles..... | 150 | 750.00 |
| Quarter eagles... | 88 | 220.00 |
| Total gold..... | 630,027 | $12,596,240.00 |
| Standard dollars. | 4,100,377 | 4,100,377.00 |
| Half dollars..... | 64,377 | 32,188.50 |
| Quarter dollars.. | 795,090 | 198,772.50 |
| Dimes ..... | 100,377 | 10,037.70 |
| Total silver.... | 5,060,221 | $ 4,341,375.70 |
| Five-cent, nickel. | 2,091,877 | 104,593.85 |
| One-cent, bronze. | 3,347,877 | 33,478.77 |
| Total minor... | 5,439,754 | 138,072.62 |
| Total coinage.. | 11,150,002 | $17,075,688.32 |

The Mississippi Bankers' Association will have its annual meeting this year at Canton. The Tennessee Bankers' Association will meet at Columbia, Tenn., May 29th.

The latest published statement of the Frist National Bank of Danville, Va., shows total assets of $702,074. Deposits over $408,000. The capital stock is $100,000, the surplus $50,000, and the net undivided profit $20,472.

The Northeast Nebraska Bankers' Association elected the following officers at the recent meeting at Hartington: President, W. H. Bucholz, Norfolk; vice-president, Edward Latta, Tekamah; secretary, J. F. Crosby, Winside; treasurer, C. H. Randall, Randolph; trustees, Wood Comes, H. John Forrest, W. T. Graham, G. H. Renard, H. D. Miller.

The National Bank of Commerce of New York has begun business. This institution is an amalgamation of the old Bank of Commerce and the National Union Bank, and has the quarters occupied by the former at Nassau and Cedar streets. The capital of the bank is $10,000,000 and the surplus $6,000,000. There has been a re-enforcement of the powerful interests at first connected with the institution by the election of six new directors. The new members are Samuel D. Babcock, Frederic Cromwell, F. P. Olcott, William C. Whitney, H. McK. Twombley and Daniel S. Lamont. As now constituted the bank will have these directors: J. Pierpont Morgan, Frederick Sturges, Charles Lanier, Charles H. Russell, Alexander E. Orr, John S. Kennedy, Woodbury Langdon, John Claflin, A. D. Juilliard, G. G. Haven, Joseph C. Hendrix, James N. Jarvie, Richard A. McCurdy, Samuel D. Babcock, Frederic Cromwell, F. P. Olcott, William C. Whitney, H. McK. Twombley and Daniel S. Lamont.

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### NORTH COAST LIMITED

Pacific Express and Twin City Express, the Northern Pacific's new overland trains, after April 29, will be hauled by Schenectady ten-wheeled engines, driving wheels seventy-three inches in diameter, steam pressure 200 pounds. Think of it.

# NEW BANKING INTELLIGENCE.

**The following information has been received since the January, 1900, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.**

## NEW BANKS.

| State. | Town and County. ▲ County Seats. | Name of Bank. § State. + Private. | President and Cashier. | Paid-up Capital. | Correspondents. |
|---|---|---|---|---|---|
| Alabama | ▲Camden (Wilcox.) | Gordon Du Bose † | (*Gordon Du Bose*) H. C. Du Bose. | $ 15,000 | Nat. Park Bk., N. Y.; Berney Nat. Bk., Birm. |
| " | ▲Jasper (Walker.) | Jasper Trust Co. § | W. P. Pinckard A. S. Preston. | 32,550 | First N. B., Birmingham |
| " | ▲Luverne* (Crenshaw.) | Bank of Luverne § | W. E. Holloway M. W. Rushton. | 50,000 | Western Nat. Bk., N.Y.; Merch.&PlantersN.Bk., Montgomery. |
| Arizona | ▲Globe (Gila.) | Old Dominion Com'l Co. § | Alonzo Bailey Hinson Thomas. | 22,500 | Laidlaw & Co., N. Y.; Wells, Fargo & Co.Bk., San Francisco. |
| " | ▲Phœnix (Maricopa.) | Home Savings Bank & Trust Co § | C. F. Ainsworth Hugh H. Price. | 100,000 | Chase Nat. Bk., N. Y.; Southern Cal. Sav.Bk., Los Angeles. |
| Arkansas | ▲Mena (Polk.) | Citizens Bank § | D. H. Hopkins L. C. Acruman. | 35,000 | MercantileNat.Bk.,N Y.; First Nat. Bk., Kan. C. |
| California | ▲Crescent City* (Del Norte.) | Del Norte County Bank § | Jacob Marhoffer T. B. Cutler. | 25,000 | ChaseN.Bk.,N.Y.;Lond., Paris & Am. Bk., S. F. |
| Dist. of Columbia | ▲Washington | Union Tr.& Storage Co. § | E. J. Stellwagen C. S. Bradley, *Tr.* | 600,000 | Central Trust Co., N. Y. |
| Florida | Chipley* (Washington.) | Dekle & Co. + | E. N. Dekle W. O. Butler, Jr. | | Bk. of Am., N.Y.; First Nat. Bk., Pensacola. |
| Georgia | ▲Atlanta (Fulton.) | Germania Loan & Banking Co. § | Jacob Haas Peter F. Clarke. | 200,000 | (*Savings bank business*) |
| " | Blue Ridge (Fannin.) | Blue Ridge Bank † | (*John H. Carter*) | 10,000 | Nineteenth Ward Bk., N.Y.; Lowry Bkg. Co., Atlanta. |
| " | ▲Carrollton (Carroll.) | First National Bank | L. C. Mandeville E. B. Brodnax. | 50,000 | Han. Nat. Bk., N. Y.; Fourth Nat. Bk., Atl. |
| " | Tennille (Washington.) | Tennille Banking Co. § | J. W. Cabaniss J. Bashinski, Jr. | 25,000 | Han. Nat. Bk., N. Y.; Exchange Bk., Macon. |
| " | Thomaston (Upson.) | Upson Banking & Trust Co. § | S. Y. Pruett James R. Atwater | 25,000 | Han. N. B., N. Y.; Third N. B., Atlanta. |
| " | Union Point* (Greene.) | Bank of Union Point † | Harold Lamb R. F. Bryan. | 10,000 | Lowry Bkg.Co.,Atlanta; Com'l Bk., Augusta. |
| Illinois | Coffeen (Montgomery.) | Bank of Coffeen † | Ferd Shraut C. F. Edwards. | 5,000 | |
| " | Evanston (Cook.) | City National Bank | Joseph F. Ward Chas. N. Stevens. | 100,000 | Western Nat. Bk., N. Y.; Union Nat. Bk., Chi. |
| " | Homer (Champaign.) | Raynor & Babb + | | | No.-West. Nat. Bk.,Chi.; Champaign Nat. Bk., Champaign. |
| " | ▲Toledo (Cumberland.) | First National Bank | R. C. Willis Charles A. Willis. | 40,000 | Han.N.Bk.,N.Y.;First N. Bk., Chicago. |
| Indian Territory | Davis (Chickasaw.) | Bank of Davis + | C. B. McClusky J. A. McIntosh. | 30,000 | Nat. Park Bk., N. Y.; First Nat. Bk., Kan. C. |
| " | ▲Okmulgee* (Creek.) | Bank of Okmulgee † | Geo. McLagan W. A. Saunders. | 10,000 | Nat. Bk. of Com., St. L.; Shawnee N.B., Shawn. |
| Indiana | Andrews* (Huntington.) | Commercial Bank † | (*Jas. M. Key*) Jas. M. Key. | 10,000 | |
| " | ▲Bloomington (Monroe.) | Citizens Loan & Trust Co. § | Philip K. Buskirk John T. Woodward | 50,000 | |
| " | ▲Brazil (Clay.) | Riddell National Bank | Geo. W. Riddell John A. Morgan. | 50,000 | Bk. of America, N. Y.; Fletcher N.Bk.,Indpls. |
| " | Dana (Vermilion.) | Exchange Bank † | (*Wolfe & Scott*) | 5,000 | First Nat. Bank, Chi.; StateBk of Ind.,Indpls. |
| " | Hazelwood* (Hendricks.) | Milhon & Shields + | | | Fletcher N. Bk., Indpls.; Farmers Bk., Mooresville, Ind. |
| " | Montpelier (Blackford.) | First National Bank | C. Q. Shull D. A. Bryson. | 50,000 | Seaboard Nat. Bk., N.Y.; Capital N. Bk., Indpls. |
| " | ▲New Albany (Floyd.) | New Albany Trust Co. § | George Moser Jno. M. Baylor, *Tr.* | 25,000 | |
| " | Seymour (Jackson.) | Jackson Co. Loan & Trust Co. § | Joel H. Matlock H. C. Johnson, *Sec.* | 25,000 | |
| " | Wheatfield* (Jasper.) | Bank of Wheatfield † | Robt. Parker J. P. Hammond. | 5,000 | Chase Nat. Bk., N. Y.; Am.Tr.& Sav.Bk.,Chi. |
| " | ▲Winamac (Pulaski.) | Judy State Bank § | J. F. Judy W. I. Snider. | 25,000 | Han. Nat. Bank, N. Y.; First Nat. Bank, Chi. |
| Iowa | Albert City* (Buena Vista.) | Security Savings Bank § | A. J. Wilson George W. Smith. | 15,000 | State Bk. of Chicago,Chi. |

* New Banking Point.

| State. | Town and County. ▲County Seats. | Name of Bank. § State. † Private. | President and Cashier. | Paid-up Capital | Correspondents. |
|---|---|---|---|---|---|
| Iowa | Guttenberg (Clayton.) | Guttenberg State Bank § | Thomas S. Ives<br>Jno. P. Eckart. | $ 25,000 | |
| " | Hopkinton (Delaware.) | Hopkinton State Bank § | F. B. Doolittle<br>C. E. Merriam. | 40,000 | First Nat. Bk., Chi.; Cit. Nat. Bk., Davenport. |
| " | Kellogg (Jasper.) | Burton & Co. State Bk. § | J. B. Burton<br>C. J. Irish. | 80,000 | Gilman, Son & Co., N.Y.; Mer. Nat. Bk., Chi. |
| " | Kinross* (Keokuk.) | Kinross Savings Bank | D. Dill<br>John M. Vankirk. | 10,000 | Drovers Nat. Bk., Chi. |
| " | Knierim* (Calhoun.) | Knierim Savings Bank § | J. C. Cheney<br>C. E. Richards. | 10,000 | Nat. Bk. Rep., Chi.; Fort Dodge N. Bk., Ft. Dodge. |
| " | Palmer* (Pocahontas) | Iowa Banking Co. † | M. W. Fitz<br>F. S. White. | 75,000 | Des Moines Sav. Bank, Des Moines. |
| " | Sewal* (Wayne.) | Bank of Sewal † | Henry A. Whiteley<br>J. A. Shriver. | 12,000 | Mer. Nat. Bk., Chi.; Nat. Bk. of Com., Kan. City. |
| " | Wiota (Cass.) | Wiota Savings Bank § | R. R. Bell<br>R. S. Fudge. | 10,000 | Cont. Nat. Bk., Chi.; Des M. Nat. Bk., Des M. |
| Kansas | Eskridge (Wabaunsee.) | Security State Bank. § | J. Y. Waugh<br>Geo. G. Waugh. | 10,000 | N. Bk. of No. Am., N.Y.; N. Bk. of Com., Kan. C. |
| " | Plevna* (Reno.) | State Bank of Plevna § | J. N. Henshaw<br>W. E. Roach. | 5,000 | Hanover Nat. Bk., N. Y.; Citiz. Bk., Hutchinson. |
| Kentucky | Smithfield* (Henry.) | Smithfield Branch of Bank of New Castle. § | E. M. Swain, *Cash.* | 40,000 | Un. Nat. Bk., Louisville. |
| Maryland | Baltimore (Baltimore City.) | Baker, Watts & Co. † | Edwin W. Levering, Jr., *Cash.* | 44,000 | Com'l & Far. Nat. Bk., Balt.; Price, McCormick & Co., N. Y. |
| " | Baltimore (Baltimore.) | Colonial Trust Co. § | J. H. Ferguson, Jr.<br>F. A. Dolfield, *Sec. & Tr.* | 600,000 | |
| " | Le Gore* (Frederick.) | J. W. LeGore Safe Deposit Banking Co. † | Adam Roser, *Cash.* | ..... | |
| Michigan | Beaverton* (Gladwin.) | Beaverton Bank † | C. H. Niggeman<br>F. A. Niggeman. | ..... | Commercial Nat. Bank, Detroit. |
| " | Blissfield (Lenawee.) | Jipson-Carter State Bk. § | R. C. Carter<br>W. C. Jipson. | 25,000 | West. Nat. Bk., N. Y.; Nat. Bk. of Com., Tol. |
| " | ▲Mount Clemens (Macomb.) | Citizens Savings Bank § | A. T. Donaldson<br>M. W. Davis. | 50,000 | Chase N. B., N.Y.; Peninsular Sav. Bk., Detroit. |
| " | Sherman* (Wexford.) | A. S. Moorland & Son † | A. S. Moorland<br>Frank Moorland. | 20,000 | Chase N. Bk., N. Y.; Old N. Bk., Grand Rapids. |
| Minnesota | Holloway* (Swift.) | Bank of Holloway † | (*Hans Grounerud*) | ..... | |
| " | Osakis (Douglas.) | Osakis State Bank § | H. A. Shedd<br>Carl E. Oberg. | 12,000 | Nat. City Bk., N. Y.; Metro. Bk., Minpls. |
| " | ▲Pipestone (Pipestone.) | Security Bank † | (*R. W. Ashton*) | ..... | Com'l N. Bk., Chi.; N. Bk. of Com., Minpls. |
| " | Stewart (McLeod.) | State Bank of Stewart § | G. K. Gilbert<br>Frank Sugden. | 10,000 | Nat. Bk. of No. Am., N.Y.; Capital Bk., St. Paul. |
| " | Vesta* (Redwood.) | Bank of Vesta † | S. A. Hoyt<br>Harvey Harris. | 10,000 | Corn Ex. Nat. Bk., Chi.; Security Bk., Minpls. |
| Mississippi | ▲Forest* (Scott.) | Bank of Forest § | J. F. Story<br>H. H. Watts. | 20,000 | Chase N. Bk., N.Y.; State N. Bk., New Orleans. |
| " | ▲Senatobia (Tate.) | Senatobia Bank § | J. T. Gabbert<br>W. M. Scott. | 30,000 | |
| Missouri | ▲Bloomfield (Stoddard.) | City Bank § | George Houck<br>A. D. Wilcox. | 10,000 | Am. Ex. Bk., St. Louis. |
| " | Clarksdale (De Kalb.) | Bank of Clarksdale † | H. M. Beauchamp<br>W. M. Hunt. | 5,000 | St. Joseph Stock Yards Bank, So. St. Joseph. |
| " | Conway* (Laclede.) | Conway Bank † | (*John Wilson*)<br>John Wilson. | 5,000 | American Ex. Bank, St. Louis. |
| " | Gentry (Gentry.) | Bank of Gentry § | J. L. Hash<br>A. F. Galloway. | 10,000 | Cont. Nat. Bank, Chi.; First Nat. Bk., St. Jos. |
| " | Watson* (Atchison.) | Watson Banking Co. § | R. M. Stevenson<br>D. W. Airy. | 10,000 | Cont. Nat. B., Chi.; Nat. B. of St. Joseph, Mo. |
| Nebraska | ▲Gandy (Logan.) | Bank of Gandy § | I. F. Honaker<br>J. C. Honaker. | 7,500 | West. Nat. Bk., N. Y.; First Nat. Bk., Lin. |
| " | Hooper (Dodge.) | First National Bank | N. P. Nelson<br>H. E. Adams. | 25,000 | Han. N. Bk., N. Y.; Far. & Mer. N. Bk., Fremont. |
| " | McLean* (Pierce.) | Bank of McLean § | A. R. McConnell<br>O. J. Sweet. | 5,000 | |
| " | North Loup* (Valley.) | Farmers State Bank § | A. U. Dann<br>Guy Dann. | 5,000 | Han. Nat. Bk., N. Y.; Omaha Nat. Bk., Oma. |
| " | Spring view* (Keya Paha.) | Stockmans Bank § | E. D. Reynolds<br>H. L. Millay. | 5,000 | Chase N. Bk., N.Y.; First Nat. Bk., Omaha. |
| New Hampshire | ▲Dover (Strafford.) | Merchants National Bank | Chas. H. Carpenter<br>Chas. Carpenter Gross | 100,000 | Nat. Shawmut Bk., Bos. |
| " | Groveton* (Coos.) | Groveton National Bank | Daniel J. Daley<br>Elmer J. Noyes. | 50,000 | Albany City Nat. Bank, Albany, N. Y. |
| New Jersey | Rahway (Union.) | Rahway National Bank | Wm. Howard<br>Garrett S. Jones. | 100,000 | Imp. & Tra. N. Bk., N.Y. |

* New Banking Point.

| State. | Town and County. ▲ County Seats. | Name of Bank. § State. † Private. | President and Cashier. | Paid-up Capital | Correspondents. |
|---|---|---|---|---|---|
| New York | Franklinville (Cattaraugus.) | Union National Bank | John Napier<br>R. S. Litchfield. | $107,000 | Nat. City Bank, N. Y.; Bank of Buffalo, N.Y. |
| " | Mount Vernon (Westchester.) | First National Bank | C. S. McClellan<br>Theo. F. Nesbitt. | 100,000 | Seaboard Nat. Bk. and Lincoln Nat. Bk., N.Y. |
| " | Port Jervis (Orange.) | National Bank of Port Jervis | W. L. Cuddeback<br>R. D. Muir. | 130,000 | National Park Bk., N.Y. |
| " | ▲Syracuse (Onondaga.) | American Ex. Nat. Bank | Manning C. Palmer<br>Graham K. Betts. | 200,000 | Nat.City Bk.,N.Y.; Cont. Nat. Bk., Chicago. |
| North Dakota | ▲Napoleon* (Logan.) | Stock Growers Bank...§ | Henry C. DeLaney<br>Fred E. Church. | 5,000 | Northw'n N. B., Minpls. |
| " | Sanborn* (Barnes.) | First State Bank.....§ | A. A. Canfield<br>F. E. Corson. | | |
| Ohio | ▲Columbus (Franklin.) | Bank of Commerce Co.§ | J. C. Campbell<br>P. L. Schneider. | 100,000 | Nat. Bk. of Com., N. Y. |
| " | Mantua (Portage.) | First National Bank | C. H. Thompson<br>Ira E. Hine. | 30,000 | Colonial National Bank, Cleveland. |
| " | ▲McConnelsville (Morgan.) | Citizens National Bank | E. M. Stanbery<br>A. P. Whitaker. | 100,000 | Han. Nat. Bk., N. Y.; First Nat. Bk., Pitt. |
| " | Montpelier (Williams.) | First National Bank | Calvin Hathaway<br>O. M. Burns. | 30,000 | Chase Nat. Bk., N. Y.; Colonial N. Bk., Clev. |
| " | New Paris (Preble.) | Peoples Bank .....† | J. A. Peelle<br>M. H. Pence. | | Mer. Nat. Bk., N. Y.; 2d N.Bk., Richmond, Ind. |
| Oklahoma Ter. | Altus* (Greer.) | Peoples Bank.....§ | J. A. Henry<br>J. R. McMahan. | 15,000 | Bk. of America, N. Y.; N. Bk. of Com., Kan.C. |
| " | ▲Newkirk (Kay.) | First National Bank | P. W. Smith<br>H. H. Smock. | 25,000 | Chase N. Bk., N. Y.; Am. Nat. Bk., Kansas City. |
| Oregon | Hood River* (Wasco.) | Butler & Company .....† | Leslie Butler<br>Truman Butler. | 20,000 | Nat.City Bk., N.Y.; Ladd & Tilton, Portland. |
| " | Lebanon (Lynn.) | P. M. Scroggin & Co...† | P.M.Scroggin, *Cash*<br>S. Washburn, *Asst* | 25,000<br>*Cash.* | Corn Ex. N. Bk.,Chi.; U. S. N. Bk., Portland. |
| Rhode Island | ▲East Greenwich (Kent.) | Manufacturers Trust Co.§ | S.M.Knowles, *Mgr.* | | (*Branch of Providence, Rhode Island.*) |
| " | ▲Newport (Newport.) | Industrial Trust Co.....§ | T.P.Peckham, *Mgr* | | (*Branch of Providence, Rhode Island.*) |
| " | Pawtucket (Providence.) | Industrial Trust Co.....§ | Wm. H. Park, *Mgr.*<br>Charles L. Knight, | | (*Br. of Industrial Trust Co., Providence, R. I.*) |
| " | Pawtucket (Providence.) | Slater Trust Co.....§ | Frank A. Sayles<br>C. H. Newell, *Trea* | 500,000 | Fourth Nat. Bk., N. Y.; Nat. Bk. Redemp., Bos. |
| South Carolina | ▲Florence (Florence.) | Commercial & Savings Bank .....§ | W. K. Howe<br>Louis C. Kuker, *Asst.Cash.* | 6,810 | CarolinaS.B.,Charl'st'n; N.B.ofWilmingt'n,N.C. |
| " | ▲Orangeburg (Orangeburg.) | First National Bank | Samuel Dibble<br>Frederick S.Dibble | 60,000 | S. M. Swenson & Sons, N. Y. |
| Texas | ▲Cotulla (La Salle.) | Stockmen's Bank.....† | L. A. Kerr<br>G. W. Henrickson. | 40,000 | Nat. Park Bk., N. Y.; Cont. Nat. Bk., St. L. |
| " | ▲Palestine (Anderson.) | N. R. Royall.....† | (*N. R. Royall*)<br>Tucker Royall. | | Han. Nat. Bk., N. Y.; Boatmens Bk., St. L. |
| " | Stamford* (Jones.) | Bank of Stamford.....† | (*Penick-Colbert-Hughes Co.*)<br>R. L. Penick, *Mgr.* | 20,000 | Seab. Nat. Bk., N. Y.; City Nat. Bk., Dallas. |
| " | Stamford* (Jones.) | Morrow & Lowdon .....† | | | |
| Virginia | ▲Covington (Alleghany.) | Citizens National Bank | R. F. Bopes<br>W. H. McConihay | 50,000 | |
| " | ▲Harrisonburg (Rockingham.) | Rockingham Nat'l Bank | A. M. Newman, Jr.<br>W. J. Dingledine. | 50,000 | Han. Nat. Bk., N. Y.; Nat. Ex. Bk., Balt. |
| Washington | Oakesdale (Whitman.) | E. L. Sanders.....† | (*E. L. Sanders*)<br>R. B. Mitchell. | | Han. Nat. Bank, N. Y.; TradersN.B.,Spokane. |
| West Virginia | ▲Keyser (Mineral.) | Peoples Bank.....§ | H. G. Buxton<br>W. W. Woods. | 25,000 | Nat. Cit. Bk., N. Y.; Mer. Nat. Bk., Baltimore. |
| " | ▲New Martinsville (Wetzel.) | First National Bank | S. Bruce Hall<br>J. Lee Harne. | 25,000 | Seaboard N. Bk., N. Y. |
| Wisconsin | Hillsboro (Vernon.) | Bank of Hillsboro .....† | (*Wm. Lind*) | 5,000 | Bank of Montreal, Chicago. |
| " | Rio* (Columbia.) | Rio State Bank .....§ | W. E. Moore<br>Andrew Amondson | 25,000 | |
| " | Turtle Lake* (Barron.) | Loan & Deposit Bank..† | (*Frank A. Partlow*) | 2,500 | Metropolitan Bank, Minneapolis. |
| Manitoba | Carberry (Norfolk.) | Merchants Bank of Canada | B. H. Joy, *Mgr.* | | |
| Ontario | Arthur (Wellington.) | Traders Bk. of Canada | Norman Ross, *Mgr.* | | Am. Ex. Nat. Bk., N.Y.; Mar. Bk., Buffalo,N.Y. |
| " | Bolton (Peel.) | J. F. Warbrick | | | |
| " | Dundas (Wentworth.) | Bank of Hamilton | J. C. Brown, *Mgr.* | | Fourth Nat. Bk., N. Y.; Union Nat. Bk., Chi. |
| " | Port Rowan (Norfolk.) | Bank of Hamilton | R. R. Macleod, *Mgr* | | |
| " | Smith's Falls (Lanark.) | Bank of Ottawa | L. L. Forest, *Mgr.* | | Bk. of Montreal, N. Y.; Nat.Bk.Redemp., Bos. |
| Prince Edw'd Isl. | Summerside (Prince.) | Merchants Bank of P. E. Island | J.F.McMillan, *Mgr* | | |

* New Banking Point.

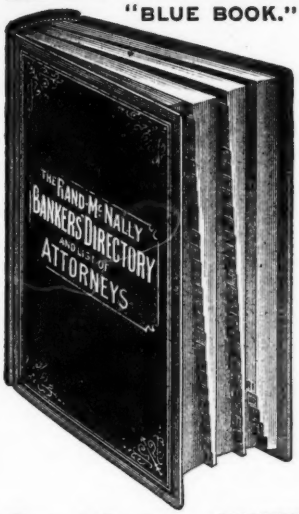
# BANKS REPORTED DISCONTINUED

## Since the January, 1900, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

| State. | Town and County. ▲ County Seats. | | Name of Bank. § State. † Private. | Remarks. |
|---|---|---|---|---|
| Alabama | Piedmont | Calhoun | E. W. Ledbetter & Co. † | Liquidating. |
| Alaska | Cape Nome | | Canadian Bank of Commerce | Discontinued. |
| California | ▲Santa Ana | Orange | Exchange Bank § | Liquidating. |
| Colorado | Longmont | Boulder | First National Bank | Liquidating. |
| Florida | ▲Orlando | Orange | Guernsey & Warfield † | Liquidating. |
| Georgia | ▲Carrollton | Carroll | Merchants & Planters Bank § | Reorganized. |
| " | ▲Newnan | Coweta | Newnan National Bank | Liquidating. |
| Illinois | ▲Chicago | Cook | Leopold Mayer & Son † | Liquidating. |
| " | ▲Chicago | Cook | Western Security Co. § | Failed. |
| " | ▲Toledo | Cumberland | Bank of Toledo § | Reorganized. |
| Indiana | ▲Brazil | Clay | Zeller & Riddell † | Reorganized. |
| " | Pendleton | Madison | Bank of Pendleton † | Liquidating. |
| " | ▲Winamac | Pulaski | Citizens Bank † | Reorganized. |
| Iowa | Hopkinton | Delaware | Hopkinton Bank † | Reorganized. |
| " | Kellogg | Jasper | Bank of J. B. Burton † | Reorganized. |
| " | Wiota | Cass | Exchange Bank † | Reorganized. |
| Kansas | Eskridge | Wabaunsee | Security Bank † | Reorganized. |
| " | White Cloud | Doniphan | Bank of White Cloud † | Liquidating. |
| " | ▲Yates Center | Woodson | Citizens State Bank § | Failed. |
| Maryland | Baltimore | Baltimore | Real Estate Trust Co. § | Reorganized. |
| Massachusetts | ▲Boston | Suffolk | Blackstone National Bank | Liquidating. |
| Michigan | Blissfield | Lenawee | Jipson, Carter & Co. † | Reorganized. |
| " | North Adams | Hillsdale | Bank of North Adams † | Failed. |
| Minnesota | Appleton | Swift | Citizens Bank § | Failed. |
| " | ▲Duluth | St. Louis | Bkg. House of Isaiah H. Bradford † | Liquidating. |
| " | Lafayette | Nicollet | Bank of Lafayette † | Failed. |
| " | ▲Marshall | Lyon | Bank of Marshall † | Liquidating. |
| " | New Richland | Waseca | Peoples Bank † | Liquidating. |
| " | Nicollet | Nicollet | Bank of Nicollet † | Failed. |
| " | Osakis | Douglas | Commercial Bank † | Reorganized. |
| Mississippi | ▲Friarspoint | Coahoma | Bank of Friarspoint § | Failed. |
| Missouri | Gentry | Gentry | Gentry Savings Bank § | Reorganized. |
| " | Laclede | Linn | Citizens Bank § | Liquidating. |
| Nebraska | Cambridge | Furnas | Citizens State Bank § | Failed. |
| " | ▲Gandy | Logan | State Bank of Gandy § | Liquidating. |
| " | Hooper | Dodge | State Bank of Hooper § | Reorganized. |
| " | ▲Loup | Sherman | Farmers State Bank § | Liquidating. |
| " | Orchard | Antelope | Bank of Orchard § | Liquidating. |
| New Hampshire | ▲Manchester | Hillsboro | Guaranty Savings Bank § | Liquidating. |
| New York | Franklinville | Cattaraugus | Farmers National Bank | Reorganized. |
| " | Franklinville | Cattaraugus | First National Bank | Reorganized. |
| " | Homer | Cortland | First National Bank | Liquidating. |
| " | Mt. Vernon | Westchester | Peoples Bank § | Reorganized. |
| " | ▲New York City | New York | National Union Bank | Liquidating. |
| " | ▲Syracuse | Onondaga | American Exchange Bank § | Reorganized. |
| " | ▲Syracuse | Onondaga | Robert Gere Bank § | Liquidating. |
| Ohio | Cedarville | Greene | Bank of Cedarville † | Liquidating. |
| " | ▲Columbus | Franklin | Reinhard & Co. † | Failed. |
| " | ▲McConnelsville | Morgan | Citizens Bank § | Reorganized. |
| Oklahoma Ter. | ▲Newkirk | Kay | Kay County State Bank § | Reorganized. |
| Pennsylvania | ▲Pittsburg | Allegheny | Wm. R. Thompson & Co. † | Liquidating. |
| " | ▲Williamsport | Lycoming | Merchants National Bank | Liquidating. |
| Rhode Island | ▲East Greenwich | Kent | Greenwich National Bank | Reorganized. |
| " | ▲Newport | Newport | National Bank of Rhode Island | Reorganized. |
| " | Pawtucket | Providence | First National Bank | Reorganized. |
| " | Pawtucket | Providence | Pacific National Bank | Reorganized. |
| " | Pawtucket | Providence | Slater National Bank | Reorganized. |
| Texas | Burton | Washington | Charles Weeren † | Failed. |
| " | ▲Cotulla | La Salle | L. A. Kerr & Co. † | Reorganized. |
| " | ▲Dallas | Dallas | National Bank of Dallas | Liquidating. |
| " | ▲Llano | Llano | Bank of Commerce † | Liquidating. |
| Vermont | ▲Rutland | Rutland | Merchants National Bank | Failed. |
| Washington | Oakesdale | Whitman | C. F. Huling † | Reorganized. |
| Ontario | Bolton | Peel | Vandusen & Fawcett | Liquidating. |

**24th YEAR OF PUBLICATION. Issued Semi-Annually, January and July.**

"BLUE BOOK."

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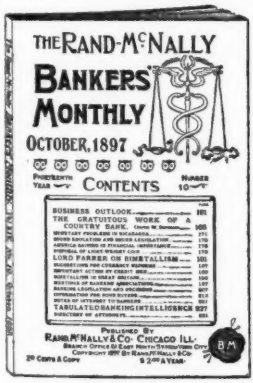


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BETWEEN THE ISSUES OF THE

## BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

# REPRESENTATIVE ATTORNEYS
IN THE
# United States and Canada

**Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.**

## ALABAMA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*• † .....Henry | J. G. Cowan. |
| Albertville*• † ...Marshall | E. O. McCord. |
| Alexander City*• †Talla'sa | P. O. Stevens. |
| ▲Andalusia* ....Covington | Henry Opp. |
| Anniston*• †.....Calhoun | WILLETT & BROTHERS. Refer to Anniston and First National Banks. |
| ▲Ashland* .....Clay | Bowie, Dixon & Manning. |
| ▲Ashville*.....St. Clair | Inzer & Greene. |
| ▲Athens*• † .....Limestone | W. T. Sanders. |
| Attalla*• †.....Etowah | See Gadsden. |
| Bessemer*• † ....Jefferson | B. C. Jones. |
| ▲Birmingham*• †.Jefferson | LEONIDAS C. DICKEY. Refer to Jefferson County Savings Bank, or any bank in Birmingham. |
| " ..... " | GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co. |
| " ..... " | JOHN W. TOMLINSON. Attorney for Alabama National Bank. Practices in all State and Federal Courts. |
| Blocton*• †.....Bibb | W. H. Logan. |
| ▲Brewton*• † ....Escambia | M. A. RABB. |
| Bridgeport*• †....Jackson | J. L. Hackworth. |
| ▲Butler* .....Choctaw | Edward J. Gilder. |
| ▲Camden*† .....Wilcox | Miller & Bonner. |
| ▲Carrollton*.....Pickens | M. L. Stansel. |
| ▲Center* .....Cherokee | Thomas Bradford. |
| ▲Centerville*• †.....Bibb | W. W. Lavender. |
| Citronelle*• † .....Mobile | See Mobile. |
| ▲Clanton*• † .....Chilton | Adams & Martin. |
| ▲Clayton*• † .....Barbour | E. P. Thomas. |
| Columbia*• †.....Henry | B. F. REID. |
| ▲Columbiana*• † ....Shelby | Brown & Keeper. |
| Courtland*• †...Lawrence | See Moulton. |
| ▲Cullman*• †.....Cullman | George H. Parker. |
| ▲Dadeville*• †...Tallapoosa | T. L. Bulger. |
| ▲Daphne* .....Baldwin | J. J. Clemmons. |
| ▲Decatur*• † .....Morgan | C. C. HARRIS. |
| Demopolis*• † ...Marengo | E. J. Gilder. |
| Dothan*• † .....Henry | Espy & Farmer. |
| ▲Double Springs*.Winston | P. H. Newman. |
| ▲Edwardsville*• †Cleburne | Merrill & Bridges. |
| ▲Elba*• † .....Coffee | Hickman & Riley. |
| Ensley*† .....Jefferson | W. T. McElroy. |
| Enterprise*• †.....Coffee | See Elba. |
| Eufaula*• † .....Barbour | A. H. MERRILL. |
| ▲Eutaw*• †.....Greene | McQueen & Harwood. |
| ▲Evergreen*• †....Conecuh | Farnham & Crum. |
| Faunsdale*• † .....Marengo | R. M. Douglas. |
| ▲Fayette*• † .....Fayette | McGuire & Collier. |
| ▲Florence*• †...Lauderdale | SIMPSON & JONES. |
| ▲Fort Payne*• † ...De Kalb | L. L. Cochran. |
| Fruithurst*• †...Cleburne | R. L. Blackmarr. |
| ▲Gadsden*• † .....Etowah | DORTCH & MARTIN. |
| ▲Geneva*† .....Geneva | M. E. Milligan. |
| ▲Greensboro*• † .....Hale | Tutwiler & Jones. |
| ▲Greenville*• † .....Butler | Richardson & Hamilton. |
| ▲Grovehill* .....Clarke | Lakeland & Wilson. |
| ▲Guntersville*• †..Marshall | J. D. Davis. |
| ▲Hamilton*• .....Marion | B. R. Fite. |
| Hartselle*• † .....Morgan | Porter M. Brindley. |
| ▲Hayneville* .....Lowndes | Richardson & Whitten. |
| ▲Huntsville*• †.....Madison | ROBERT E. SPRAGINS. |
| ▲Jacksonville*• † . Calhoun | S. D. G. Brothers. |
| ▲Jasper*• † .....Walker | Coleman & Bankhead. |
| ▲Lafayette*• † ...Chambers | E. M. OLIVER. |
| ▲Linden* .....Marengo | W. Cunninghame. |
| ▲Livingston*• †.....Sumter | Altman & Brockway. |
| ▲Luverne*• † ....Crenshaw | Richardson & Bricken. |
| ▲Marion*• †.....Perry | J. H. Stewart. |
| ▲Mobile*• † .....Mobile | VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile. |
| ▲Monroeville* .....Monroe | B. L. Hibbard. |
| Montevallo*• † .....Shelby | J. M. Reynolds. |
| ¶▲Montgomery*• † .Mont'y | GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank. |
| ▲Moulton*.....Lawrence | James I. Abercrombie. |
| New Decatur*• †..Morgan | J. C. Eyster. |
| ▲Oneonto*• †.....Blount | G. W. Darden. |
| ▲Opelika*• † .....Lee | SAMFORD & SON. |
| Oxford*• † .....Calhoun | E. H. Hanna. |
| ▲Ozark*• † .....Dale | Joseph E. Acker. |
| Piedmont*• † .....Calhoun | Cooke & Cooke. |
| Pratt City*• ....Jefferson | J. B. & C. D. Comstock. |
| ▲Prattville*• † .... Autauga | Doster & Abney. |
| Roanoke*• †.....Randolph | R. E. Taylor. |
| ▲Rockford* .....Coosa | John W. Batson. |
| ▲Russellville*• †...Franklin | Almon & Bullock. |
| ▲Scottsboro*• † ....Jackson | J. E. Brown. |
| ▲Scale*• † .....Russell | Boykin & Benton. |
| ▲Selma*• † .....Dallas | L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills. |
| Sheffield*• †.....Colbert | R. H. Wilhoyte. |
| ▲St. Stephens*.Washington | C. C. Kimbrough. |
| Sylacauga*• † .. Talladega | See Talladega. |
| ▲Talladega*• †....Talladega | WHITSON & GRAHAM. |
| Thomasville*• †.... Clarke | Norman Gunn. |
| ▲Troy*• † ..... Pike | W. H. PARKS & SON. |
| ▲Tuscaloosa*• †.Tuscaloosa | FOSTER & OLIVER. |
| ▲Tuscumbia*• †.....Colbert | Isaac Orme. |
| ▲Tuskegee*• † .....Macon | W. F. Foster. |
| ▲UnionSprings*• †.Bullock | JINKS & COPE. |
| Uniontown*• † .....Perry | G. B. Johnston. |
| ▲Vernon* .....Lamar | Nesmith & Nesmith. |
| Vinemont .....Cullman | See Cullman. |
| Warrior*• † .....Jefferson | S. C. Davidson. |
| ▲Wedowee*• .....Randolph | R. S. Pate. |
| ▲Wetumpka*• †..... Elmore | W. P. Gaddis. |

## ALASKA.

| | |
|---|---|
| Juneau*• | Lyons & Lyons. |
| ▲Sitka*• | BURTON E. BENNETT. |
| Skagway• | Church & Day. |

## ARIZONA.

| | |
|---|---|
| Bisbee*† .....Cochise | JOSEPH M. O'CONNELL. |
| ▲Flagstaff*• †.....Coconino | E. E. Ellinwood. |
| ▲Florence*† ..... Pinal | W. R. STONE. |
| ▲Globe*† .....Gila | P. T. Robertson. |
| ▲Holbrook*• †..... Navajo | C. O. Anderson. |
| Jerome*• † ..... Yawapai | J. W. Ross. |
| ▲Kingman*• †..... Mohave | J. M. Brown. |
| Mesa*• †..... Maricopa | George W. Woy. |
| ▲Nogales*• †....Santa Cruz | E. Williams. |
| ¶▲Phœnix*• †.....Maricopa | L. H. CHALMERS. |
| ▲Prescott*• † .....Yavapai | E. M. SANFORD. |
| Safford*† ..... Graham | See Solomonsville. |
| ▲Solomonsville*† ..Graham | Wiley E. Jones. |
| ▲St. Johns*.....Apache | Walter G. Scott. |
| Tempe*• † .....Maricopa | W. J. Kingsbury. |
| ▲Tombstone*• †.... Cochise | Charles S. Clarke. |
| ▲Tucson*• † ..... Pima | BARNES & MARTIN. |
| Williams *• †.... Coconino | C. P. Silvernail. |
| ▲Yuma*• †.....Yuma | PETER T. ROBERTSON. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

## ARKANSAS.

| Town and County. | Name. |
|---|---|
| ▲Arkadelphia*•† ..... Clark | BRADLEY & GARRETT. |
| ▲Arkansas City*•† ....Desha | F. M. Rogers. |
| Atkins*•† ..... Pope | Wilson & Brooks. |
| ▲Augusta*•† ..... Woodruff | Stanley & Andrews. |
| ▲Batesville*•†. Indep'dence | JAMES W. BUTLER. |
| Beebe*•† ..... White | Moore & Moore. |
| ▲Benton*•† ..... Saline | J. W. Westbrook. |
| ▲Bentonville*•† .... Benton | J. A. Rice. |
| ▲Berryville*•..... Carroll | Fancher & Fancher. |
| Blackrock*•†... Lawrence | Z. M. Cypert. |
| Booneville* ..... Logan | Ferguson & Barlow. |
| Brinkley*•†..... Monroe | C. F. Greenlee. |
| ▲Camden*•†..... Ouachita | SMEAD & POWELL. |
| ▲Centerpoint*..... Howard | W. D. Lee. |
| ▲Charleston*•.... Franklin | T. A. Pettigrew. |
| ▲Clarendon*•†..... Monroe | A. S. BAYNE. |
| ▲Clarksville*•† .. Johnson | McKennon & Patterson. |
| ▲Clinton*..... Van Buren | S. W. Simpson. |
| ▲Conway*•† ..... Faulkner | S. FRAUENTHAL. |
| ▲Corning*•†..... Clay | G. B. Oliver. |
| Dallas* ..... Polk | F. M. Reeves. |
| ▲Danville*..... Yell | Parker & Priddy. |
| ▲Dardanelle* ..... Yell | Crownover & Crownover. |
| DeQueen*•†..... Sevier | Collins & Lake. |
| ▲Desarc*..... Prairie | Roberts & Willeford. |
| ▲Devall Bluff*•..... Prairie | McClintock & Langford. |
| ▲DeWitt*•† ..... Arkansas | Gibson & Park. |
| ▲El Dorado*•† ..... Union | J. J. SHEPPARD. |
| England*•† ..... Lonoke | N. E. Johnson. |
| ▲Eureka Springs*•† Carroll | GEORGE C. CHRISTIAN. |
| ▲Evening Shade* .... Sharp | Davidson & Meeks. |
| ▲Fayetteville*•†. Wash'ton | WALKER & WALKER. |
| Fordyce*•†..... Dallas | R. C. Fuller. |
| ▲Forrest City*•†St. Francis | NORTON & PREWETT. |
| ▲Fort Smith*•† .. Sebastian | HILL & BRIZZOLARA. Refer to the Merchants Bank. |
| Gravett*•† ..... Benton | W. H. Austin. |
| ▲Greenwood*•†.. Sebastian | R. P. Powell. |
| ▲Hamburg* ..... Ashley | G. P. GEORGE. |
| ▲Hampton*..... Calhoun | C. L. Poole. |
| ▲Hardy*•†..... Sharp | C. D. Foster. |
| ▲Harrisburg*•† .... Poinsett | J. J. Mardis. |
| ▲Harrison*•..... Boone | Crump & Crump. |
| Hazen*•† ..... Prairie | C. S. Proctor. |
| ▲Heber* ..... Cleburne | W. L. Thompson. |
| ▲Helena*•†..... Phillips | QUARLES & MOORE. |
| Hope*•†..... Hempstead | JAMES H. McCOLLUM. |
| ▲Hot Springs*•†... Garland | WOOD & HENDERSON. |
| ▲Huntsville* ..... Madison | W. T. Brooks. |
| Imboden*•† ..... Lawrence | George G. Dent. |
| ▲Jasper* ..... Newton | M. T. Briscoe. |
| ▲Jonesboro*•†.. Craighead | J. C. HAWTHORNE. |
| Junction*† ..... Union | E. O. Mohoney. |
| Kingsland*•†... Cleveland | See Rison. |
| ▲Lake City*..... Craighead | See Jonesboro. |
| ▲Lake Village*..... Chicot | R. M. Gains. |
| ¶▲Little Rock*•† .. Pulaski | W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to. |
| " ..... " | JOSEPH LOEB. Refers to any bank in Little Rock. |
| " ..... " | ROSE, HEMINGWAY & ROSE. Refer to any bank in city. |
| ▲Lockesburg* ..... Sevier | Collins & Lake. |
| ▲Lonoke*•† ..... Lonoke | GEORGE SIBLY. |
| Luxora*..... Mississippi | J. W. Falkner. |
| ▲Magnolia*•† .. Columbia | Stevens & Stevens. |
| ▲Malvern*•†. ...Hot Springs | M. M. DUFFIE. |
| Mammoth Sp'gs*•†Fulton | C. E. Elmore. |
| ▲Marianna*•† ..... Lee | McCULLOCH & McCULLOCH. |
| ▲Marion*•† ..... Crittenden | R. F. Crittenden. |
| ▲Marshall* ..... Searcy | A. Y. Barr. |
| Maynard* ..... Randolph | See Pocahontas. |
| ▲Melbourne* ..... Izard | J. B. Baker. |
| ▲Mena*•† ..... Polk | McPhetridge & Johnson. |
| ▲Monticello*•† ..... Drew | Wells & Williamson. |
| ▲Morrilton*•† ..... Conway | C. ARMSTRONG. |
| ▲Mountain Home*..Baxter | M. N. Dyer & Son. |
| ▲Mountainview*.... Stone | B. F. Williamson. |
| ▲Mount Ida*. Montgomery | G. Witt. |
| ▲Murfreesboro* .... Pike | J. C. Pinnix. |
| Nashville*•† ..... Howard | W. C. Rodgers. |
| ▲New Lewisville*•† L'Fay'te | King & Searcy. |
| ▲Newport*•† ..... Jackson | JOSEPH M. STAYTON. |
| ▲Osceola* ..... Mississippi | G. W. Thomason. |
| ▲Ozark*•† ..... Franklin | W. W. Mansfield. |
| ▲Paragould*•†..... Greene | JOHNSON & LUNA. |
| ▲Paris* ..... Logan | Anthony Hall. |
| ▲Perry* ..... Perry | James A. Vance. |
| ▲Piggott*•†..... Clay | L. Hunter. |
| ▲Pine Bluff*•†.... Jefferson | CRAWFORD & HUDSON. Attorneys for Citizens Bank. |
| ▲Pocahontas* .... Randolph | Witt & Schonover. |
| ▲Powhatan* ..... Lawrence | L. B. Poindexter. |
| ▲Prescott*•† ..... Nevada | W. V. TOMPKINS. |
| ▲Princeton*•† ..... Dallas | R. H. Dedham. |
| Rector*•† ..... Clay | See Piggott. |
| ▲Richmond*.. Little River | J. C. Head. |
| ▲Rison*•† ..... Cleveland | W. J. Stanfield. |
| Rogers*•† ..... Benton | W. C. ROBERTS. |
| ▲Russellville*•†..... Pope | J. T. BULLOCK. |
| ▲Salem*..... Fulton | Charles A. Phillips. |
| ▲Searcy*•†..... White | John T. Hicks. |
| ▲Sheridan*..... Grant | W. D. Brouse. |
| Siloam Springs*•†. Benton | T. G. Williams. |
| Springdale*•† Washington | J. L. Long. |
| ▲Star City*..... Lincoln | H. R. Lucas. |
| Stuttgart*•† .... Arkansas | Edward Pettit. |
| ▲Texarkana*•†..... Miller | See Texarkana, Texas. |
| ▲Van Buren*•† .. Crawford | JESSE TURNER. |
| ▲Vanndale*•† ..... Cross | O. N. Killough. |
| ▲Varner*•† ..... Lincoln | G. H. Joslyn. |
| Waldo*•† ..... Columbia | See Magnolia. |
| ▲Waldron* ..... Scott | John W. Goolsby. |
| ▲Walnut Ridge*•†. Lawr'ce | Phillips & Beakley. |
| ▲Warren*•†..... Bradley | W. R. Quinney. |
| ▲Washington*•† Hempstead | David B. Conway. |
| Wittsburg ..... Cross | See Vanndale. |
| Wynne*•† ..... Cross | J. T. Patterson. |
| ▲Yellville*..... Marion | J. C. Floyd. |

## CALIFORNIA.

| Town and County. | Name. |
|---|---|
| Alameda*•†..... Alameda | E. K. TAYLOR. |
| Alhambra*•..Los Angeles | A. S. Halsted. |
| ▲Alturas* ..... Modoc | Goodwin & Stewart. |
| Anaheim*•† ..... Orange | Richard Melrose. |
| Antioch*•†.. Contra Costa | Hartley & Abbott. |
| Arcata*•..... Humboldt | George W. Hopkins. |
| ▲Auburn*•† ..... Placer | J. M. FULWEILER. |
| Azusa*•† ..... Los Angeles | W. H. Davies. |
| ▲Bakersfield*•† ..... Kern | T. M. McNAMARA. |
| Benicia*•† ..... Solano | C. P. Stevens. |
| Berkeley*•†..... Alameda | W. N. WASTE. |
| Biggs*•†..... Butte | F. F. Carnduff. |
| Bodie*•..... Mono | See Bridgeport. |
| ▲Bridgeport*..... Mono | J. E. Goodall. |
| Calistoga*•† ..... Napa | See Napa. |
| Cambria*†... San Luis Ob. | B. H. Franklin. |
| Campbell*•†.. Santa Clara | See San Jose. |
| Cayucos*†.... San Luis Ob. | See San Luis Obispo. |
| Cedarville* ..... Modoc | See Susanville. |
| Chico*•† ..... Butte | F. C. LUSK. |
| Cloverdale*•† .... Sonoma | H. H. McKoon. |
| Colton*•†. San Bernardino | Thomas D. Hamilton |
| ▲Colusa*•† ..... Colusa | U. W. BROWN. |
| Corona* ..... Riverside | G. R. Freeman. |
| Covina*•†.... Los Angeles | See Los Angeles. |
| ▲Crescent City*•. Del Norte | Childs & Hart. |
| Dixon*•†..... Solano | A. Manning. |
| Downey*•†... Los Angeles | J. H. Ardis. |
| ▲Downieville*•† .... Sierra | F. R. WEHE. |
| Dutchflat*•†..... Placer | W. P. Snowden. |
| Elsinore*•†..... Riverside | Collier & Evans. |
| Escondido*•†.. San Diego | R. R. Beavers. |
| ▲Eureka*•†..... Humboldt | J. N. GILLETT. |
| ▲Fairfield*†..... Solano | Coghlan & Harvey |
| Fallbrook*†... San Diego | See San Diego. |
| Ferndale*•†.... Humboldt | James Smith. |
| Folsom*•† ... Sacramento | See Sacramento. |
| Forest*•†..... Sierra | See Nevada City. |
| Foresthill*•†..... Placer | See Auburn. |
| Fort Bragg*•† Mendocino | See Ukiah. |
| Fort Jones*•† ...Siskiyou | I. A. Reynolds. |
| ▲Fresno*•†..... Fresno | F. E. COOK. |
| Fullerton*•† ..... Orange | H. C. Head. |
| Garlock* ..... Kern | George W. Fox. |
| Gilroy*•†..... Santa Clara | J. C. Zuck. |
| Gonzales*•†..... Monterey | S. W. Mack. |
| Grass Valley*•†...Nevada | C. W. KITTS. |
| Gridley*•†..... Butte | R. C. Long. |
| Guadalupe*•†. Santa Barb. | See Santa Maria. |
| ▲Hanford*•†..... Kings | J. W. Hudson. |
| Haywards*•†..... Alameda | J. A. Collins. |
| Healdsburg*•†... Sonoma | J. W. Rose. |
| Hemet*•†..... Riverside | P. C. Little. |
| ▲Hollister*•†...San Benito | BRIGGS & HUDNER. |
| Hueneme*•†..... Ventura | T. H. Merry. |
| ▲Independence*•† .... Inyo | P. H. Mack. |
| Ione*•†..... Amador | See Jackson. |
| ▲Jackson*•†..... Amador | J. W. Caldwell. |
| ▲Lakeport*•..... Lake | T. B. Bond. |
| Lemoore*•†..... Kings | W. D. Maddin. |
| Livermore*•†..... Alameda | G. W. Langan. |
| Lodi*•†..... San Joaquin | W. C. Green. |
| Lompoc*•. Santa Barbara | Fox & Sheridan. |
| Longbeach*•†..Los Ang's | E. C. Denio. |
| ▲Los Angeles*•†. Los Ang's | E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce. |
| " ..... " | CHAS. L. BATCHELLER. Reference: First National Bank. |
| " ..... " | DYER & POTTER. Reference: Citizens Bank. |
| " ..... " | C. WHITE MORTIMER. British Vice Consul. General law practice. |

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| Town and County. | Name. |
|---|---|
| Los Gatos*† .Santa Clara | W. M. Beggs. |
| ▲Madera*•† .....Madera | Francis A. Fee. |
| ▲Mariposa*•† ... Mariposa | J. W. Congdon. |
| ▲Markleeville* .....Alpine | See Placerville. |
| ▲Martinez*•†.Contra Costa | W. S. Tinning. |
| ▲Marysville*•† ..... Yuba | FORBES & DINSMORE. |
| Mendocino*•†.Mendocino | M. J. Byrnes. |
| ▲Merced*•† .....Merced | J. W. KNOX. |
| ▲Modesto*•† .....Stanislaus | NEEDHAM & DENNETT. |
| Monrovia*•†.Los Angeles | C. E. Slosson. |
| Monterey*•†....Monterey | S. F. Gell. |
| ▲Napa*•† .....Napa | JOHN T. YORK. |
| National City*•† San D'go | Hammack & Jerauld. |
| ▲Nevada City*•† ...Nevada | T. FORD. |
| North Ontario*•†SanBern | See Ontario. |
| North San Juan*•†Nevada | See Nevada City. |
| Oakdale*•† ..... Stanislaus | See Modesto. |
| ▲Oakland*•† .....Alameda | E. J. & O. J. BAMBERGER. |
| Oceanside*•†...San Diego | See San Diego. |
| Ontario*•†San Bernardino | E. H. Joliffe. |
| Orange*•†..... Orange | See Santa Ana. |
| Orland*•†.....Glenn | See Willows. |
| ▲Oroville*•† .....Butte | John Gale. |
| Oxnard*• .....Ventura | See Ventura. |
| Pacific Grove*•†Monterey | E. C. Smith. |
| Paloalto*•†...Santa Clara | Joseph Hutchinson. |
| Pasadena*•†..Los Angeles | G. A. GIBBS. |
| Paso Robles*•† San L. Ob. | G. & A. Webster. |
| Petaluma*•†.....Sonoma | HASKELL & DENNY. |
| ▲Placerville*•†...El Dorado | Irwin & Irwin. |
| Pleasanton*•†... Alameda | T. W. Harris. |
| Pomona*•† ..Los Angeles | J. A. GALLUP. |
| Portersville*•†.....Tulare | J. F. Boller. |
| ▲Quincy*•†.....Plumas | Goodwin & Webb. |
| Randsburg*• .....Kern | C. H. Wynn. |
| ▲Redbluff*•†.....Tehama | JOHNSON & CHASE. |
| ▲Redding*•†.....Shasta | WATSON & BUSH. |
| Redlands*•† San Bern'rd'o | F. C. PRESCOTT. |
| ▲Redwood City*•†S'nM'teo | George C. Ross. |
| ▲Riverside*•†....Riverside | P. S. CASTLEMAN. |
| ¶▲Sacramento*•† ..Sacra'o | L. T. HATFIELD. |
| ▲Salinas*•† .....Monterey | G. A. Daugherty. |
| ▲San Andreas*•†.Calaveras | F. J. Solinsky. |
| ▲San Bernardino*•†San B'o | OTIS & GREGG. |
| ▲San Diego*•†...San Diego | A. C. MOUSER. General law practice. Collections. |
| " ..... " | OSCAR A. TRIPPET. Attorney for First National Bank. |
| ▲San Francisco*•†...San F. | E. J. & O. J. BAMBERGER. Attorneys for the Bank of Commerce. |
| " ..... " | DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York. |
| " ..... " | H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary. |
| San Jacinto*•†. Riverside | T. T. Portesuse. |
| ▲San Jose*•†...Santa Clara | C. L. WITTEN. General law practice. Refers to banks and business houses. |
| San Leandro*•†..Alameda | John Black. |
| ▲San Luis Obispo*•†S.L.Ob | VENABLE & GOODCHILD. |
| San Mateo*•† ..San Mateo | C. N. Kirkbride. |
| San Miguel*•†..S. Luis Ob | G. & A. Webster. |
| San Pedro*•† Los Angeles | W. H. Savage. |
| ▲San Rafael*•†.....Marin | HEPBURN WILKINS. |
| ▲Santa Ana*•†.....Orange | E. E. Keech. |
| ▲Santa Barbara*•†S'nta B'a | B. F. THOMAS. |
| Santa Clara*•† Santa Clara | D. Henderson. |
| ▲Santa Cruz*•† .Santa Cruz | WILLIAM T. JETER. |
| Santa Maria*•†Santa Bar'a | T. R. Fitzroy. |
| Santa Monica*•†Los Ang's | Tanner & Taft. |
| Santa Paula*•† ...Ventura | See Ventura. |
| ▲Santa Rosa*•† ....Sonoma | A. B. WARE. |
| Sebastopol*• ..... Sonoma | James A. Stidger & Son. |
| Selma*•†.....Fresno | E. E. Shepard. |
| Sonoma*•† ..... Sonoma | R. R. Poppe. |
| ▲Sonora*•†..... Tuolumne | F. W. STREET. |
| So. Riverside†.. Riverside | See Corona. |
| St. Helena*•.....Napa | Thomas Watt. |
| ▲Stockton*•†..San Joaquin | JOSHUA B. WEBSTER. |
| Sulsun City*•†.....Solano | George A. Lamont. |
| ▲Susanville*•† .....Lassen | Goodwin & Goodwin. |
| Sutter Creek*•† .Amador | See Jackson. |
| Tehachapi*•†..... Kern | See Bakersfield. |
| Templeton*•†...S. Luis Ob. | See Paso Robles. |
| Tomales*•† .....Marin | Fred Woodworth. |
| Truckee*•† .....Nevada | C. F. McGlashan. |
| Tulare*•† ..... Tulare | DAVIS & ALLEN. |
| Tustin*•† ..... Orange | See Santa Ana. |
| ▲Ukiah*•† .....Mendocino | J. A. Cooper. |
| Vacaville*•† ..... Solano | R. Barcar. |
| Vallejo*•†..... Solano | L. G. HARRIER. |
| Valleyford*•† .....Sonoma | See Santa Rosa. |
| ▲Ventura*•† .....Ventura | Blackstock & Ewing. |
| ▲Visalia*•† .....Tulare | MILLER & HANNAH. |
| Watsonville*•† Santa Cruz | Holbrook & Maher. |
| ▲Weaverville*• .....Trinity | James W. Bartlett. |
| Wheatland*•† .....Yuba | E. T. Manwell. |
| Whittier*•† ..Los Angeles | WM. M. HIATT. |
| Williams*•† .....Colusa | See Colusa. |
| ▲Willow*•† ..... Glenn | Frank Moody. |
| Winters*•† ..... Yolo | Philip Bruton. |
| ▲Woodland*•† ..... Yolo | ARTHUR C. HUSTON. |
| ▲Yreka*•† .....Siskiyou | Gillis & Tapscott. |
| ▲Yuba City*•†.....Sutter | M. E. Sanborn. |

## COLORADO.

| Town and County. | Name. |
|---|---|
| ▲Akron*•† .... Washington | August Muntzing. |
| Alamosa*•† ..... Conejos | W. E. Cox. |
| Alma*•† ..... Park | See Fairplay. |
| Amethyst*•† ..... Mineral | Albert L. Moses. |
| ▲Aspen*•† ..... Pitkin | R. G. WITHERS. |
| Berthoud*•† ..... Larimer | See Fort Collins. |
| ▲Boulder*•†..... Boulder | LEWIS S. YOUNG. |
| ▲Breckenridge*•†. Summit | J. W. Swisher. |
| Brighton*•† ....Arapahoe | W. G. Lovelace. |
| Brush*•† .....Morgan | See Fort Morgan. |
| ▲Buenavista*•†.... Chaffee | G. K. HARTENSTEIN. |
| ▲Burlington*•†..Kit Carson | See Denver. |
| ▲Canon City*•†...Fremont | WALDO & DAWSON. |
| Carbondale*•†... Garfield | See Glenwood Springs. |
| ▲Castlerock*•†.... Douglas | A. G. Webster. |
| ▲Central City*•†.....Gilpin | CHASE WITHROW. |
| ▲Cheyenne Wells*•†Chey'ne | C. I. Spere. |
| ▲Colorado Spr'gs*•†El'paso | J. E. McINTYRE. Corporation and mercantile law. |
| ▲Conejos*•† ..... Conejos | See Alamosa. |
| ▲Cortez*.....Montezuma | C. W. Blackmer. |
| Craig*..... Routt | L. L. Breeze. |
| ▲Creede*•†..... Mineral | A. L. MOSES. |
| CrestedButte*•†Gunnison | Metzler Bros. |
| ▲Cripplecreek*•†.....Teller | J. MAURICE FINN. |
| ▲Del Norte*•†..Rio Grande | George P. Wilson. |
| ▲Delta*•†..... Delta | A. R. King. |
| ¶▲Denver*•† .... Arapahoe | BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank. |
| " ..... " | BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York. |
| " ..... " | FILLIUS & DAVIS, Cooper Bldg. Corporation and mining law a specialty. Reference: The Denver National Bank. |
| " ..... " | JOSHUA GROZIER, Ernest & Cranmer Bldg. References—Denver: First National Bank; Chicago: Tenney, McConnell, Church & Coffeen. |
| " ..... " | THOS. H. HOOD, Equitable Bldg. Refers to First National Bank. |
| " ..... " | CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court. |
| " ..... " | ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co. |
| " ..... " | WOLCOTT & VAILE. General counsel for the D. & R. G. R. R. |
| Dolores*•†... Montezuma | See Cortez. |
| ▲Durango*•†.....La Plata | O. S. Galbreath. |
| Eaton*•†..... Weld | See Greeley. |
| El Dora*.....Boulder | B. W. Coleman. |
| ▲Fairplay*•†..... Park | CHARLES A. WILKIN. |
| Florence*•†.....Fremont | C. D. BRADLEY. |
| ▲Fort Collins*•†.. Larimer | GEORGE W. BAILEY. |
| ▲Fort Morgan*•†.. Morgan | E. E. Williams. |
| Fowler*•† ..... Otero | See La Junta. |
| Garrison†..... Costilla | See Alamosa. |
| ▲Georgetown*•† Cl'r Creek | J. J. WHITE. |
| Gillett*•†..... Teller | C. A. Gillete. |
| ▲Glenwood Sp'gs*•†Garf'ld | E. T. TAYLOR. |
| ▲Golden*•†.....Jefferson | W. A. Dier. |
| Granada*•† .....Prowers | W. O. Merrill. |
| ▲Grand Junction*•†...Mesa | SAMUEL G. McMULLIN. |
| ▲Greeley*•†..... Weld | H. N. HAYNES. |
| ▲Gunnison*•†....Gunnison | DEXTER T. SAPP. |
| Holly*•† ..... Prowers | J. S. McMurtry. |
| ▲Holyoke*•†.....Phillips | J. S. Bennett. |
| Hooper*•†..... Costilla | David M. Cox. |
| Hotchkiss*.....Delta | Charles L. Pike. |
| ▲Hugo*•†..... Lincoln | T. J. Edwards. |
| Idaho Spr'gs*•†Cl'r Creek | A. D. BULLIS. |
| Idalia.....Arapahoe | M. K. Scott. |
| ▲Julesburg*•†... Sedgwick | E. D. Hamilton. |
| ▲Kiowa*.....Elbert | See Denver. |
| ▲Lajunta*•†..... Otero | W. R. GIBSON. |
| ▲Lake City*•†.....Hinsdale | Brown & Nourse. |
| ▲Lamar*•† .....Prowers | C. C. Goodale. |
| ▲Las Animas*•†.....Bent | A. M. Lambright. |
| ▲Leadville*•† .....Lake | WILLIAM H. NASH. |
| Littleton*•† ....Arapahoe | See Denver. |

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| Town and County. | Name. |
|---|---|
| Longmont*•†.....Boulder | H. M. MINOR. |
| Loveland*•†.....Larimer | Lyman Porter. |
| Mancos*•†.....Montezuma | See Cortez. |
| Manzanola*•†.....Otero | Horace B. Dye. |
| ▲Meeker*.....Rio Blanca | J. L. Gray. |
| Monte Vista*•†Rio Grande | Jesse Stephenson. |
| ▲Montrose*•†.....Montrose | S. S. Sherman. |
| New Windsor*†.....Weld | Geo. J. Rowne. |
| ▲Ouray*•† .....Ouray | J. A. POWELL. |
| Pitkin*•†.....Gunnison | See Gunnison. |
| ▲Pueblo*•†.....Pueblo | WILLIAM B. VATES. References: Western National Bank and First National Bank. |
| ▲Redcliff*•† .....Eagle | A. R. Brown. |
| ▲Rico*•† .....Dolores | JOHN KNOWLES. |
| Ridgway*•† .....Ouray | See Ouray. |
| Rifle*•†.....Garfield | See Glenwood Springs. |
| Rockyford*•†.....Otero | R. S. Beall. |
| ▲Saguache* .....Saguache | W. E. Cox. |
| Salida*•† .....Chaffee | A. R. MILLER. |
| ▲San Luis*.....Costilla | See Alamosa. |
| ▲Sheridan Lake*•†..Kiowa | J. S. Booher. |
| ▲Silvercliff*† .....Custer | John T. McNeeley. |
| ▲Silverton*•† .....San Juan | EDGAR BUCHANAN. |
| ▲Springfield*†.....Baca | See Trinidad. |
| Steamboat Spr.*....Routt | J. R. Harding. |
| ▲Sterling*•† .....Logan | SMITH A. BURKE. |
| Stockyards.....Arapahoe | F. C. Goudy. |
| ▲Sulphur Springs* ..Grand | J. N. Pettingill. |
| ▲Telluride*•†....San Miguel | L. C. KINIKIN. |
| ▲Trinidad*•† ..Las Animas | A. C. McCHESNEY. |
| Victor*•† .....Teller | C. E. BRADY. |
| ▲Walsenburg*•† .Huerfano | P. W. Sweeney. |
| Westcliffe* .....Custer | J. G. Schweigert. |
| Windsor†.....Weld | See Greeley. |
| Wray*•† .....Yuma | See Akron. |
| ▲Yuma*•† .....Yuma | See Akron. |

## CONNECTICUT.

| Town and County. | Name. |
|---|---|
| Andover*•†.....Tolland | M. P. Yoemans. |
| Ansonia*•†... New Haven | See Derby. |
| Berlin*•† .....Hartford | See New Britain. |
| Bethel*•† .....Fairfield | See Danbury. |
| Bloomfield*•†...Hartford | See Hartford. |
| Branford*•†..New Haven | Harry W. Doolittle. |
| ▲Bridgeport*•†...Fairfield | HOLLISTER & KELSEY. Refer to any bank in Bridgeport. |
| Bristol*•† .....Hartford | JOHN WINSLOW. |
| Brookfield*•†....Fairfield | See Danbury. |
| Brooklyn*†..... Windham | See Danielson. |
| Buckland*. .....Hartford | See Hartford. |
| Canaan*•† .....Litchfield | A. T. & J. H. Roraback. |
| Canton*•† .....Hartford | See Hartford. |
| Central Village*•†Wdh'm | John J. Penrose. |
| Chester*•†.....Middlesex | Willcox & Tyler. |
| Clinton*•†.....Middlesex | Charles A. Pelton. |
| Colchester*•†...New Lon. | E. S. Day. |
| Collinsville*•† ..Hartford | Oliver Case. |
| Cornwall*.....Litchfield | See Litchfield. |
| Cromwell*•†...Middlesex | See Middletown. |
| ▲Danbury*•†.....Fairfield | TWEEDY, SCOTT & WHITTLESEY. |
| Danielson*•† ...Windham | ARTHUR G. BILL. |
| Deepriver*•† ..Middlesex | R. W. Tyler. |
| Derby*•† .....New Haven | WOOSTER, WILLIAMS & GAGER. |
| Durham* .....Middlesex | See Middletown. |
| East Haddam*† ..Mid'sex | Julius Attwood. |
| East Hartford*•†Hartford | See Hartford. |
| East Lyme*•†New London | See New London. |
| Elmwood*• .....Hartford | See Hartford. |
| Enfield*•† .....Hartford | J. W. Thompson. |
| Essex*•† .....Middlesex | James Phelps & Sons. |
| Fairfield*•† .....Fairfield | Bacon Wakeman. |
| Falls Village*•† Litchfield | See Salisbury. |
| Farmington*†....Hartford | See Hartford. |
| Glastonbury*•†. Hartford | See Hartford. |
| Granby*•†.....Hartford | See Hartford. |
| Greenwich*•†....Fairfield | R. JAY WALSH. |
| Groton*†....New London | See New London. |
| Guilford*•† ..New Haven | See New Haven. |
| ▲Haddam*•† ....Middlesex | See Middletown. |
| ¶▲Hartford*•† ... Hartford | HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co. |
| " ..... " | SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank. |
| Hazardville* ....Hartford | See Thompsonville. |
| Higganum*•† ..Middlesex | G. B Carlson. |
| Jewett City*•† .New Lon. | See Norwich. |
| Kensington*†...Hartford | See Hartford. |
| Lakeville*•† .....Litchfield | See Salisbury. |
| ▲Litchfield*•†.....Litchfield | WOODRUFF & WOODRUFF. |
| Lyme*•†.....New London | See New London. |
| Manchester*•† ..Hartford | See South Manchester. |
| Meriden*•† ...New Haven | CORNELIUS J. DANAHER. |
| ▲Middletown*•† ...Mid'sex | WARNER, WILLCOX & TYLER. |
| Milford*•†.....New Haven | George M. Gunn. |
| Moodus*†.....Middlesex | See East Haddam. |
| Mystic*•† ...New London | LEMUEL CLIFT. |
| Naugatuck*•†New Haven | JOHN M. SWEENEY. |
| New Britain*•† ..Hartford | F. L. HUNGERFORD. |
| New Canaan*•†...Fairfield | See Stamford. |
| New Hartford*•† Litchf'ld | F. A. Jewell. |
| ▲New Haven*•† .New Hav. | TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co. |
| " ..... " | WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections. |
| " ..... " | WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank. |
| ▲New London*•†..New Lon. | ALFRED COIT. |
| Newington*†... Hartford | See Hartford. |
| ▲New Milford*•† Litchfield | Frank W. Marsh. |
| Newtown*•†.....Fairfield | Charles H. Northrop. |
| Norfolk*•† .....Litchfield | Robbins, Bartlett & Stoeckel. |
| North Haven*•†New Hav. | See New Haven. |
| North Manchester†. Hart. | See South Manchester. |
| Norwalk*•†.....Fairfield | WARNER & FERRIS. |
| ▲Norwich*•†...New London | JOHN H. BARNES. |
| Orange*•† .....New Haven | See New Haven. |
| Parkville†.....Hartford | See Hartford. |
| Plainfield*•†....Windham | See Putnam. |
| Plainville*•† .....Hartford | See New Britain. |
| Portland*•† ... Middlesex | John M. Murdoch. |
| ▲Putnam*•† .....Windham | EDGAR M. WARNER. |
| Ridgefield*•† .....Fairfield | See Danbury. |
| Rockville*•†.....Tolland | B. H. BILL. |
| Roxbury*•†.....Litchfield | See New Milford. |
| Salem* .....New London | See Norwich. |
| Salisbury*•† .....Litchfield | Warner & Lander. |
| Saybrooke*•† ..Middlesex | See Deep River. |
| Seymour*•† ..New Haven | Clifford J. Atwater. |
| Sharon*†.....Litchfield | See Litchfield. |
| Shelton*†.....Fairfield | E. L. Staples. |
| Simsbury*•†.....Hartford | See Hartford. |
| Southington*•† .Hartford | Marcus H. Holcomb. |
| So. Manchester*•† ..Hart. | Charles R. Hathaway. |
| So. Norwalk*•†..Fairfield | See Norwalk. |
| Southport*•† .....Fairfield | John H. Perry. |
| South Windsor*•†Hartford | See Hartford. |
| Stafford Spr.*•† ..Tolland | J. H. Reed. |
| Stamford*•† .....Fairfield | BENJAMIN LOCKWOOD. |
| Stonington*•†..New Lon. | H. A. Hull. |
| Stratford*•† .....Fairfield | Charles H. Peck. |
| Suffield*•† ..... Hartford | Hugh M. Alcorn. |
| Thomaston*•†..Litchfield | F. W. Etheridge. |
| Thompson*•† ..Windham | Charles E. Searles. |
| Thompsonville*•†...Hart. | C. H. BRISCOE. |
| ▲Tolland*†.....Tolland | Edwin S. Agard. |
| Torrington*•†..Litchfield | Gideon H. Welch. |
| Unionville*•† ...Hartford | George E. Taft. |
| Vernon*•† .....Tolland | See Rockville. |
| Wallingford*•† New Hav. | Leverett M. Hubbard. |
| ▲Waterbury*•† New Haven | TERRY & BRONSON. |
| Watertown*•...Litchfield | Charles G. Root. |
| West Cornwall*•†..Litch. | L. J. Nickerson. |
| Westhaven*•†..New Hav. | See New Haven. |
| Westport* .....Fairfield | See Bridgeport. |
| West Winsted*†..Litchf'd | Samuel A. Herman. |
| Wethersfield*•† .Hartford | See Hartford. |
| ▲Willimantic*•† ..Windham | GEORGE W. MELONY. |
| Winchester*.....Litchfield | See Winsted. |
| ▲Windham*• .....Windham | See Willimantic. |
| Windsor*•† .....Hartford | See Hartford. |
| Windsor Locks*•† .. Hart. | J. Warren Johnson. |
| ▲Winsted*•† .....Litchfield | SAMUEL A. HERMAN. |
| Woodbury*†....Litchfield | Huntington & Warner. |
| Woodstock*....Windham | See Putnam. |
| Yantic*•†....New London | See Norwich. |

## DELAWARE.

| Town and County. | Name. |
|---|---|
| Clayton*•† .....Kent | See Dover. |
| Delaware City*•†New Cas. | T. B. Heisel. |
| Delmar*•† ..... Sussex | See Salisbury, Md. |
| ¶▲Dover*•† .....Kent | KENNEY & MAGEE. |
| ▲Georgetown*•† ....Sussex | Woodburn Martin. |
| Harrington*•† ..... Kent | See Dover. |
| Laurel*•† .....Sussex | See Georgetown. |
| Lewes*•† .....Sussex | Charles W. Whiley, Jr. |
| Middletown*•† NewCastle | Martin B. Burris. |
| Milford*•†..... Kent | W. F. Causey & Son. |
| Milton*•.....Sussex | Wm. F. Causey. |
| Newark*•† ....New Castle | C. B. Evans. |
| New Castle*•† New Castle | JOHN H. RODNEY. |
| Newport*•†...New Castle | S. T. Townsend, Jr. |
| Odessa*.....New Castle | See Wilmington. |
| Seaford*•† ..... Sussex | See Georgetown. |
| Smyrna*•† .....Kent | See Dover. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Wilmington*●† New Castle | HUGH C. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank. |
| " ..... " | WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank. |

## DISTRICT OF COLUMBIA.

| | |
|---|---|
| Anacostia*●† ..... D. C. | See Washington. |
| Georgetown*●† ..... D. C. | CHARLES H. CRAGIN. |
| ¶▲Washington*●† .... D. C. | BLAIR & THOM, Columbian Blg. Refer to all Banks. |
| " ..... " | CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty. |
| " ..... " | JOHN J. DOLAN, Fendall Bldg. Commercial, corporation, and real estate law. Refers to Riggs National Bank. |
| " ..... " | KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts. |
| " ..... " | JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Columbia National Bank, and National Bank of the Republic. |

## FLORIDA.

| | |
|---|---|
| ▲Apalachicola*●† . Franklin | H. C. Hicks. |
| ▲Arcadia*●† ..... De Soto | CHARLES W. FORRESTER. |
| Avonpark* ..... De Soto | C. D. Knapp. |
| ▲Bartow*●† ..... Polk | WILSON & WILSON. |
| ▲Blountstown*● .. Calhoun | See Marianna. |
| ▲Braidentown*●† . Manatee | J. J. STEWART. |
| ▲Bristol*● ..... Liberty | See Tallahassee. |
| ▲Bronson*●† ..... Levy | E. A. Pinnell. |
| ▲Brooksville*●† . Hernando | W. S. Jennings. |
| Cedar Keys*●† ..... Levy | E. J Lutterloh. |
| Cocoa*●† ..... Brevard | See Titusville. |
| ▲Crawfordville*† . Wakulla | See Tallahassee. |
| ▲Dade City*●† ..... Pasco | J. A. Hendley. |
| Daytona*●† ..... Volusia | C. H. Spencer. |
| ▲De Funiak Spgs*●† Walt'n | S. K. Gillis. |
| ▲Deland*●† ..... Volusia | Stewart & Bly. |
| Eustis*●† ..... Lake | B. S. Weeks. |
| ▲Fernandina*●† .... Nassau | H. J. BAKER. |
| Fort Meade*●† ..... Polk | W. S. Athens. |
| ▲Gainesville*●† .... Alachua | FOSTER & JACKSON. |
| ▲Greencove Spgs*●† .. Clay | See Jacksonville. |
| Interlachen*●† .... Putnam | See Palatka. |
| ▲Iverness*●† ..... Citrus | I. M. Barton. |
| ▲Jacksonville*●† .... Duval | COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville. |
| " ..... " | M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville. |
| ▲Jasper*●† ..... Hamilton | Johnson & Johnson. |
| ▲Juno* ..... Dade | A. E. Heyser. |
| ▲Key West*●† ..... Monroe | GEORGE W. ALLEN. |
| ▲Kissimmee*●† .... Osceola | See Orlando. |
| ▲Lake City*●† .... Columbia | A. J. Henry. |
| Lakeland*●† ..... Polk | P. Tucker. |
| Leesburg*●† ..... Lake | Tinnon & McNamee. |
| ▲Live Oak*●† .... Suwannee | B. B. Blackwell. |
| ▲Macclenny*●† ..... Baker | See Jacksonville. |
| ▲Madison*●† ..... Madison | C. B. ASHLEY. |
| ▲Marianna*●† ..... Jackson | Carter Wilson & Boone. |
| ▲Mayo* ..... Lafayette | George W. Breare. |
| Melbourne*●† .... Brevard | See Titusville. |
| Miami*●† ..... Dade | ROBBINS & GRAHAM CO. |
| ▲Milton*●† ..... Santa Rosa | E. Amos. |
| ▲Monticello*●† .. Jefferson | D. A. Finlayson. |
| ▲Myers*● ..... Lee | See Punta Gorda. |
| ▲Ocala*●† ..... Marion | W. S. BULLOCK. |
| Orange City*●† .... Volusia | A. M. Bailey. |
| ▲Orlando*●† ..... Orange | MASSEY & BAUMGARTEN. |
| ▲Palatka*●† ..... Putnam | DAVIS & HILBURN. |
| Palmbeach*●† ..... Dade | W. I. Metcalf. |
| Palmetto *●† ... Manatee | See Braidentown. |
| ▲Pensacola*●† ... Escambia | BLOUNT & BLOUNT. |
| " ..... " | WM. FISHER. |
| ▲Perry* ..... Taylor | See Madison. |
| Punta Gorda*●† .. De Soto | I. H. Trabue. |
| ▲Quincy*●† ..... Gadsden | P. W. White. |
| Sanford*●† ..... Orange | T. E. WILSON. |
| ▲Stanton*● ..... Marion | See Ocala. |
| ▲Starke*●† ..... Bradford | J. T. Wills. |
| ▲St. Augustine*●†. St. John | W. W. DEWHURST. |
| St. Petersb'g*●†. Hillsboro | A. Macleod. |
| ▲Sumterville*● ..... Sumter | A. C. Clark. |
| ¶▲Tallahassee*●† ..... Leon | R. W. WILLIAMS. |
| ▲Tampa*●† ..... Hillsboro | FRANK M. SIMONTON. |
| Tarpon Spgs*●†. Hillsboro | See Tampa. |
| ▲Tavares*●† ..... Lake | J. F. Brown. |
| ▲Titusville*●† ..... Brevard | F. J. Webb. |
| ▲Vernon ..... Washington | See Marianna. |
| West Palmbeach*●† Dade | See Palmbeach. |
| ▲Westville*●† ..... Holmes | W. T. Bludworth. |

## GEORGIA.

| | |
|---|---|
| ▲Abbeville*●† ..... Wilcox | T. L. Holton. |
| Acworth*●† ..... Cobb | J. J. Northcott. |
| Adairsville*●† .... Bartow | See Cartersville. |
| Adel*●† ..... Berrien | See Tifton. |
| ▲Albany*●† ..... Dougherty | D. H. POPE & SON. |
| ▲Alpharetta* ..... Milton | J. P. Brooke. |
| ▲Americus*●† ..... Sumter | HOOPER & CRISP. |
| ▲Appling* ..... Columbia | See Augusta. |
| Arlington*●† ..... Calhoun | W. D. Sheffield. |
| ▲Athens*●† ..... Clarke | STRICKLAND & GREEN. |
| ¶▲Atlanta*●† ..... Fulton | WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co. |
| " ..... " | ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta. |
| " ..... " | GRAY, BROWN & RANDOLPH. General counsel, Fourth National Bank; American Trust & Banking Co. |
| " ..... " | HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank. |
| ▲Augusta*●† .... Richmond | WM. H. BARRETT. Refers to any bank in Augusta. |
| " ..... " | P. J. SULLIVAN. Twenty years' practice in Federal and State Courts. References: National Exchange and Union Savings Banks. |
| ▲Bainbridge*●† .... Decatur | Townsend & Westmoreland. |
| Barnesville*●† ..... Pike | S. N. Woodward. |
| ▲Baxley*●† ..... Appling | J. H. Thomas. |
| ▲Blackshear*●† ..... Pierce | R. G. Mitchell, Jr. |
| ▲Blairsville* ..... 4 Union | J. A. Butt. |
| ▲Blakely*●† ..... Early | R. H. Powell & Son. |
| ▲Blueridge*●† ..... Fannin | O. R. Dupree. |
| Boston*●† ..... Thomas | See Thomasville. |
| ▲Brunswick*●† ..... Glynn | W. E. KAY. |
| ▲Buchanan*●† ... Haralson | See Talapoosa. |
| ▲Buena Vista*●† .... Marion | George P. Monro. |
| Buford*●†. ..... Gwinnett | J. O. H. Brown. |
| ▲Butler*●† ..... Taylor | O. M. Colbert. |
| ▲Calhoun*●† ..... Gordon | F. A. Cantrell. |
| ▲Camilla*●† ..... Mitchell | S. S. Bennett. |
| ▲Canton*●† ..... Cherokee | William A. Teasley. |
| ▲Carnesville*..... Franklin | W. R. Little. |
| ▲Carrollton*●† ..... Carroll | R. D. Jackson. |
| ▲Cartersville*●† .... Bartow | J. M. MOON. |
| ▲Cedartown*●† ..... Polk | J. A. Blance. |
| Chipley *●† ..... Harris | See Greenville. |
| ▲Clarkesville*●†Habersh'm | J. C. Edwards. |
| ▲Clayton* ..... Rabun | R. E. A. Hamby. |
| ▲Cleveland* ..... White | L. L. Oakes. |
| ▲Clinton. ..... Jones | W. E. Lester. |
| ▲Clyde ..... Bryan | See Savannah. |
| Cochran*●† ..... Pulaski | See Hawkinsville. |
| ▲Colquitt*●† ..... Miller | C. C. Bush. |
| ▲Columbus*●† .. Muscogee | WILLIAM A. WIMBISH. Attorney Third National Bank. |
| Comer*●† ..... Madison | See Danielsville. |
| ▲Conyers*●† ..... Rockdale | John R. Maddox. |
| Cordele*●† ..... Dooly | J. G. JONES. |
| ▲Covington*●† ..... Newton | J. G. Lester. |
| ▲Crawfordville*●†. Tal'fe'o | Horace & Carl Holden. |
| Culloden*●† ..... Monroe | B. B. McCowen. |
| ▲Cumming* ..... Forsyth | H. L. Patterson. |
| ▲Cusseta*●†Chattahoochee | C. C. Minter. |
| ▲Cuthbert*●† .... Randolph | W. C. WORRILL. |
| ▲Dahlonega* .... Lumpkin | Price & Charters. |
| ▲Dallas*●† ..... Paulding | A. J. Camp. |
| ▲Dalton*●† ..... Whitfield | R. J. & J. McCAMY. |
| ▲Danielsville*..... Madison | D. W. Meadow. |
| ▲Darien*●† ..... McIntosh | C. L. Livingston. |
| Davisboro*●† Washington | See Louisville. |
| ▲Dawson*●† ..... Terrell | JAMES G. PARKS. |
| ▲Dawsonville*..... Dawson | J. M. Bishop. |
| ▲Decatur*●† ..... DeKalb | See Atlanta. |
| Demorest*●†. Habersham | Crane & McMillan. |
| ▲Douglas* ..... Coffee | Quincy & McDonald. |
| ▲Douglasville*●† .. Douglas | J. H. McLarty. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Dublin*†..... Laurens | P. L. Wade. |
| ▲Eastman*†..... Dodge | De Lacy & Bishop. |
| ▲Eatonton*†..... Putnam | W. B. Wingfield. |
| ▲Elberton*†..... Elbert | W. D. Tutt. |
| ▲Ellaville*†..... Schley | A. J. Walters. |
| ▲Ellijay*†..... Gilmer | J. P. Perry. |
| ▲Fairburn*†..... Campbell | L. S. Roon. |
| ▲Fayetteville*†... Fayette | W. B. Hollingsworth. |
| Fitzgerald*†..... Irwin | L. KENNEDY. |
| Flovilla*†..... Butts | B. P. Bailey. |
| Flowery Branch*†.. Hall | See Gainesville. |
| ▲Forsyth*†..... Monroe | R. L. Berner. |
| ▲Fort Gaines*†..... Clay | W. A. Scott. |
| Fort Valley*†.. Houston | H. A. MATHEWS. |
| ▲Franklin*..... Heard | W. S. Hubbard. |
| ▲Gainesville*†..... Hall | DUNLAP & DUNLAP. |
| ▲Georgetown*●.. Quitman | T. L. Guerry. |
| ▲Gibson*†..... Glascock | E. B. Rogers. |
| ▲Greensboro*†..... Greene | J. B. Park, Jr. |
| ▲Greenville*† Meriwether | H. W. Hill. |
| ▲Griffin*†..... Spalding | ROBERT T. DANIEL. |
| ▲Hamilton*†..... Harris | B. H. Walton. |
| Harmony Grove*† Jack'n | R. L. J. Smith. |
| ▲Hartwell*†..... Hart | A. E. McCurry. |
| ▲Hawkinsville*†.. Pulaski | W. L. & WARREN GRICE. |
| Hazlehurst*†..... Appling | See Hawkinsville. |
| ▲Hiawassee*..... Towns | J. H. Davis. |
| ▲Hinesville*†..... Liberty | S. B. Brewton. |
| Hogansville*†..... Troup | Isaac Jackson. |
| ▲Homer*..... Banks | See Gainesville. |
| ▲Homerville*†..... Clinch | R. G. Dickerson. |
| ▲Irwinton*..... Wilkinson | J. W. Lindsey. |
| ▲Irwinville*..... Irwin | T. J. Luke. |
| ▲Isabella*†..... Worth | See Sylvester. |
| ▲Jackson*†..... Butts | M. P. HALL. |
| ▲Jasper*†..... Pickens | J. W. Henley. |
| ▲Jefferson*●..... Jackson | J. C. Turner. |
| ▲Jesup*†..... Wayne | D. M. Clark. |
| ▲Jonesboro*†..... Clayton | W. M. Wright. |
| ▲Knoxville*†..... Crawford | R. C. Le Sueur. |
| ▲Lafayette*†..... Walker | Lumpkin & Shattuck. |
| ▲La Grange*†..... Troup | LONGLEY & LONGLEY. |
| Lavonia*†..... Franklin | See Carnesville. |
| ▲Lawrenceville*†Gwinnett | T. M. & R. W. Peeples. |
| ▲Leesburg*†..... Lee | Long & Son. |
| ▲Lexington*●.. Oglethorpe | Joel Cloud. |
| ▲Lincolnton*..... Lincoln | J. E. Strother. |
| ▲Louisville*†..... Jefferson | Phillips & Phillips. |
| ▲Lumpkin*†..... Stewart | J. T. HARRISON. |
| ▲Macon*†..... Bibb | HILL, HARRIS & BIRCH. Refer to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized. |
| ▲Madison*†..... Morgan | George & George. |
| ▲Marietta*†..... Cobb | CLAY & BLAIR. |
| Marshallville*†... Macon | See Oglethorpe. |
| Maysville*†..... Jackson | A. J. Griffin. |
| ▲McDonough*†..... Henry | James F. Wall. |
| ▲McRae*†..... Telfair | E. D. Graham. |
| ▲Milledgeville*†.. Baldwin | D. B. SANFORD. |
| Millen*†..... Screven | Josiah Holland. |
| Molina*†..... Pike | See Zebulon. |
| ▲Monroe*●..... Walton | B. S. Walker. |
| Montezuma*†..... Macon | Greer & Felton. |
| ▲Monticello*†..... Jasper | J. D. Kilpatrick. |
| ▲Morgan*..... Calhoun | L. G. Cartledge. |
| ▲Moultrie*●..... Colquitt | PEARSALL & SHIPP. |
| ▲Mt. Vernon*†Montgom'y | Geiger & Peterson. |
| ▲Nashville*..... Berrien | William D. Bule. |
| ▲Newnan*†..... Coweta | R. W. FREEMAN. |
| ▲Newton*..... Baker | A. S. Johnson. |
| Ocilla*†..... Irwin | C. H. MARTIN. |
| ▲Oglethorpe*†..... Macon | Greer & Felton. |
| Pelham*†..... Mitchell | See Camilla. |
| ▲Perry*†..... Houston | W. C. Davis. |
| Poulan*●..... Worth | Frank Park. |
| ▲Preston*†..... Webster | S. R. Stevens. |
| ▲Quitman*†..... Brooks | J. G. McCall. |
| ▲Reidsville*..... Tattnall | E. C. COLLINS. |
| Reynolds*†..... Taylor | W. E. Steed. |
| Richland*†..... Stewart | E. L. Stevens. |
| ▲Ringgold*†..... Catoosa | J. H. Anderson. |
| Rochelle*†..... Wilcox | D. B. Nicholson. |
| ▲Rome*†..... Floyd | FOUCHE & FOUCHE. |
| Rutledge*†..... Morgan | See Madison. |
| ▲Sandersville*†. Wash'ton | Evans & Evans. |
| ▲Savannah*†.... Chatham | G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank. |
| Senoia*†..... Coweta | James W. Shell. |
| Sharon*†..... Taliaferro | See Washington. |
| Shellman*†..... Randolph | See Cuthbert. |
| Social Circle*†... Walton | T. Spearman. |
| ▲Sparta*†..... Hancock | W. H. Burwell. |
| ▲Springfield*... Effingham | J. H. Hodge. |
| ▲Springplace*†..... Murray | C. L. Henry. |
| ▲Statenville*..... Echols | See Valdosta. |
| ▲Statesboro*†..... Bullock | Groover & Johnson. |
| ▲St Mary's*..... Camden | See Brunswick. |
| ▲Summerville*●. Chattooga | J. M. Bellah. |
| ▲Swainsboro*●.... Emanuel | R. R. Daniel. |
| ▲Sylvania*●..... Screven | E. K. Overstreet. |
| Sylvester*†..... Worth | J. G. Polhill. |
| ▲Talbotton*†..... Talbot | J. M. Mathews. |
| Tallapoosa*†.. Haralson | Head & Head. |
| Tennille*†.. Washington | John C. Harmon. |
| ▲Thomaston*†..... Upson | J. A. Cotten. |
| ▲Thomasville*†.... Thomas | J. H. MERRILL. |
| ▲Thomson*†..... McDuffie | John T. West. |
| Tifton*†..... Berrier | John Murrow. |
| Toccoa*†.... Habersham | JOHN W. OWEN. |
| ▲Traders Hill..... Charlton | See Waycross. |
| ▲Trenton*†..... Dade | See Chattanooga, Tenn. |
| Unadilla*†..... Dooly | J. L. Jones. |
| ▲Valdosta*†..... Lowndes | A. T. WOODWARD. |
| ▲Vienna*†..... Dooly | J. H. Woodward & Son. |
| Villa Rica*†..... Carroll | J. M. Moor. |
| ▲Warrenton*†..... Warren | James Whitehead. |
| ▲Washington*†.... Wilkes | COLLEY & SIMS. |
| ▲Watkinsville*†... Oconee | B. E. Thrasher. |
| ▲Waycross*†..... Ware | TOOMER & REYNOLDS. |
| ▲Waynesboro*†..... Burke | Lawson & Scales. |
| West Point*†..... Troup | R. A. S. Freeman. |
| Winder*†..... Jackson | W. H. Quarterman. |
| ▲Wrightsville*†.. Johnson | A. F. Daley. |
| ▲Zebulon*†..... Pike | G. D. Dominick. |

## IDAHO.

| | |
|---|---|
| ▲Albion*..... Cassia | J. C. Rogers. |
| ▲Blackfoot*†..... Bingham | F. S. Dietrich. |
| ¶▲Boise*†..... Ada | J. H. RICHARDS. |
| ▲Caldwell*†..... Canyon | John C. Rice. |
| ▲Challis*..... Custer | Milton A. Brown. |
| Coeur d'Alene*† Koot'al | John B. Goode. |
| Genesee*†..... Latah | See Moscow. |
| Grangeville*..... Idaho | W. N. Scales. |
| ▲Hailey*†..... Alturas | TEXAS ANGEL. |
| ▲Idaho City*..... Boise | Carl Paine. |
| Idaho Falls*†.. Bingham | N. H. Clark. |
| Juliaetta*†..... Latah | See Moscow. |
| Kendrick*†..... Latah | George W. Coutts. |
| ▲Lewiston*●.... Nez Perces | E. O'NEILL. |
| ▲Malad City*..... Oneida | GEO. E. GRAY. |
| Montpelier*†.. Bear Lake | J. C. Rich. |
| ▲Moscow*†..... Latah | Forney, Smith & Moore. |
| ▲MountainHome*†Elmore | W. C. Howie. |
| ▲Mt. Idaho*..... Idaho | W. N. Scales. |
| Murray*..... Shoshone | See Wallace. |
| Nampa*†..... Canyon | Frank Estabrook. |
| ▲Paris*†..... Bear Lake | Budge & White. |
| Payette*†..... Canyon | Charles B. Coxe. |
| ▲Pocatello*†..... Bannock | EDEN & TERRELL. |
| ▲Rathdrum*†.... Kootenai | Edwin McBee. |
| ▲Salmon*..... Lemhi | John H. Padgham. |
| Salubria*.... Washington | O. F. Buse. |
| ▲Shoshone*†..... Lincoln | Guy C. Barnum. |
| ▲Silver City*..... Owyhee | Richard Cunningham. |
| ▲St. Anthony*.. Fremont | J. E. COCHRAN. |
| ▲Wallace*†..... Shoshone | C. W. Beale. |
| Wardner*†..... Shoshone | J. E. Gyde. |
| ▲Weiser*†.... Washington | AYERS, VARIAN & RHEA. |

## ILLINOIS.

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|---|---|
| Abingdon*†..... Knox | A. K. Hardy. |
| Adair*†..... McDonough | See Macomb. |
| Albany*†..... Whiteside | D. S. Efner. |
| ▲Albion*†..... Edwards | J. M. Campbell. |
| ▲Aledo*†..... Mercer | BASSETT, MAIN & BASSETT. |
| Alexis*†..... Warren | Thomas R. Squires. |
| Allerton*†..... Vermilion | See Danville. |
| Alpha*†..... Henry | J. A. Widney. |
| Altamont*†.. Effingham | F. M. Schilling. |
| Alton*†..... Madison | H. S. BAKER. |
| Altona*†..... Knox | L. K. Byers. |
| Amboy*†..... Lee | W. E. Ives & Son. |
| Anchor*†..... McLean | See Bloomington. |
| Anna*†..... Union | H. F. BUSSEY. |
| Annawan*†..... Henry | W. H. Holzinger. |
| Antioch*●..... Lake | J. W. McDonald. |
| Apple River*†Jo Daviess | J. S. Lamont. |
| Arcola*†..... Douglas | Barricklow & Cofer. |
| Arenzville*†..... Cass | M. McClure. |
| Argenta*†..... Macon | See Decatur. |
| Armington*†... Tazewell | See Bloomington. |
| Armstrong*†.Vermilion | See Potomac. |
| Arrowsmith*†... McLean | H. J. Thompson. |
| Arthur*†..... Moultrie | M. Watson. |
| Ashkum*†..... Iroquois | P. H. Carey. |
| Ashland*†..... Cass | S. A. Shortt. |
| Ashley*†.... Washington | See Nashville. |
| Ashton*†..... Lee | See Dixon. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Assumption*†..Christian | See Pana. |
| Astoria*† ..... ..Fulton | O'HEIN, O'HEIN & O'HEIN. |
| Athens*†.....Menard | See Petersburg. |
| Atkinson*†.....Henry | See Cambridge. |
| Atlanta*†.....Logan | F. L. Capps. |
| Atwood*† .....Piatt | See Tuscola. |
| Auburn*†.....Sangamon | T. J. Nuckolls. |
| Augusta*†.....Hancock | W. H. Mead. |
| Aurora*† .....Kane | JOHN M. RAYMOND. |
| Austin*†.....Cook | See Chicago. |
| Ava*† .....Jackson | S. W. Treesh. |
| Avon*† .....Fulton | See Lewistown. |
| Barrington*†.....Cook | Frank Robertson. |
| Barry*†.....Pike | W. I. Klein. |
| Batavia*† .....Kane | H. N. JONES. |
| Beardstown*† .....Cass | R. R. HEWITT. |
| Beason*† .....Logan | William B. Curry. |
| ▲Beecher*† .....Will | See Peotone. |
| ▲Belleville*†.....St. Clair | TURNER & HOLDER. |
| Bellflower*† .... McLean | See Farmer City. |
| Belvidere*† .....Boone | KUCKER, CARPENTER & APPLETON. |
| Bement*† ..... Piatt | W. G. Cloyd. |
| Benson*†.....Woodford | See Eureka. |
| ▲Benton*†..... Franklin | Hart & Spiller. |
| Berwick*† .....Warren | See Monmouth. |
| Bethany*† .....Moultrie | See Sullivan. |
| Biggsville*† ..Henderson | See Oquawka. |
| Blandinsville*†.McDon'h | F. W. Brooks. |
| ▲Bloomington*†..McLean | E. E. DONNELLY. Represents twenty-seven commercial agencies. Refers to State Nat. Bk. |
| Blue Island*†.....Cook | BORMAN & McGRATH. |
| Blue Mound*†.....Macon | P. L. Van Cleve. |
| Bluffs*† .....Scott | Franklin C. Funk. |
| Bonegap*†.....Edwards | See Mt. Carmel. |
| Bowen*† .....Hancock | E. C. PETER. |
| Braceville*† .....Grundy | E. D. SCOTT. |
| Bradford*†.....Stark | See Toulon. |
| Braidwood*† .....Will | WILLIAM MOONEY. |
| Breese*† ..... Clinton | See Carlyle. |
| Brighton*† ....Macoupin | D. D. Goodell. |
| Brimfield*† ..... Peoria | See Peoria. |
| Broadlands*† Champaign | See Tuscola. |
| Brocton*† .....Edgar | J. U. Beck. |
| Buckley*† ..... Iroquois | Mark R. Koplin. |
| Buda*† .....Bureau | Jesse Emerson. |
| Buffalo*† ..... Sangamon | See Springfield. |
| Bunker Hill*† .Macoupin | A. S. Cuthbertson. |
| Bushnell*†..McDonough | T. J. SPARKS. |
| Byron*† .....Ogle | J. C. Woodburn. |
| Calery*† .....Ford | See Kankakee. |
| ▲Cairo*† .....Alexander | GREEN & GILBERT. |
| ▲Cambridge*† ..... Henry | WILLIAM M. SMITH. |
| ▲Campbell Hill*†.Jackson | See Murphysboro. |
| Camp Point*† ....Adams | Orrin Dilley. |
| Canton*† ..... Fulton | CHIPPERFIELD, GRANT & CHIPPERFIELD. |
| Capron*† .....Boone | H. B. Stevenson. |
| Carbondale*†...Jackson | ANDREW S. CALDWELL. |
| ▲Carlinville*†....Macoupin | RINAKER & RINAKER. |
| ▲Carlyle*† .....Clinton | M. P. Murray. |
| Carlock*† ..... McLean | See Bloomington. |
| ▲Carmi*† ..... White | JOHN R. JONES. |
| Carrier's Mills*†...Saline | H. N. Finney. |
| ▲Carrollton*† .....Greene | HENRY T. RAINEY. |
| Carterville*† Williamson | George A. Henshaw. |
| ▲Carthage*† .... Hancock | D. MACK & SON. |
| Casey*† .....Clark | W. S. LOWRY. |
| Cedarville*†.. Stephenson | Henry Richard. |
| Centralia*† .....Marion | S. A. Frazier. |
| Cerro Gordo*† .....Piatt | See Monticello. |
| Chadwick*† .....Carroll | W. S. Markley. |
| Champaign*† Champaign | J. L. RAY. |
| Chandlerville*† .....Cass | W. K. Mertz. |
| Chapin*† ..... Morgan | See Jacksonville. |
| ▲Charleston*† .....Coles | A. C. ANDERSON. |
| Chatham*† ... Sangamon | See Springfield. |
| Chatsworth*† Livingston | See Pontiac. |
| Chebanse*† .....Iroquois | See Kankakee. |
| Chenoa*† .....McLean | W. L. Miller. |
| ▲Chester*† ..... Randolph | H. CLAY HORNER. |
| Chesterfield*†. Macoupin | See Carlinville. |
| ▲Chicago*† ..... Cook | CHARLES ALLING, 706 Tacoma Bldg. Commercial and probate law. Reference: Northern Trust Co, Chicago. |
| " ..... " | AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago. |
| " ..... " | CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons. |
| ▲Chicago*† ..... Cook (*Continued.*) | CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co. |
| " ..... " | CHARLES DANIELS, 942-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago. |
| " ..... " | FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank. |
| " ..... " | JONES & ADDINGTON, 100 Washington St. References: America National Bank, Royal Trust Co., American Cereal Co. |
| " ..... " | LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co. |
| " ..... " | WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co. |
| " ..... " | PEARSON & STOOKEY, Metropolitan Block. Commercial and general law. Reference: Chicago Title & Trust Co. |
| " ..... " | PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank. |
| " ..... " | POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank. |
| " ..... " | ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co. |
| " ..... " | TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank. |
| Chicago Heights*†.Cook | See Chicago. |
| Chillicothe*†.....Peoria | H. C. Pettett. |
| Chrisman*†.....Edgar | See Paris. |
| Cisco*†..... ....Piatt | See Monticello. |
| Cissna Park*† ..Iroquois | Isaac Miller Hamilton. |
| Clay City*†.....Clay | F. M. Chaffin. |
| Clayton*†.....Adams | J. E. Stalter. |
| Clifton*†.....Iroquois | See Onarga. |
| ▲Clinton*†.....DeWitt | JOHN FULLER. |
| Coal City*†..... Grundy | E. D. Scott. |
| Cobden*† ..... Union | See Jonesboro. |
| Coffeen*† ..Montgomery | See Hillsboro. |
| Colchester*†McDonough | T. J. Richards. |
| Coleta*.....Whiteside | See Morrison. |
| Colfax*† .....McLean | James P. Grove. |
| Collinsville*† ...Madison | BURROUGHS BROS. |
| Collison*†.....Vermilion | See Danville. |
| Compton*† .....Lee | See Paw Paw. |
| Cooksville*† ....McLean | John A. Sterling. |
| Cornell*† .... Livingston | See Pontiac. |
| Coulterville*†. Randolph | A. Russell. |
| Cowden*†.....Shelby | C. R. Torrence. |
| Creal Sp'gs*† Williamson | George B. White. |
| Crescent City*† Iroquois | See Watseka. |
| Creston*†. .....Ogle | See Rochelle. |
| Cropsey*† ..... McLean | See Peoria. |
| Crossville*†. ..... White | See Carmi. |
| Cuba*†.....Fulton | See Canton. |
| Cullom*† .....Livingston | L. E. Swope. |
| Dallas City*†... Hancock | J. H. Ranck. |
| Dalton City*†...Moultrie | J. N. Loving. |
| Danforth*†.....Iroquois | See Watseka. |
| Danvers*†.....McLean | See Bloomington. |
| ▲Danville*† .... Vermilion | TILTON & CUNDIFF. |
| Davis*†.....Stephenson | W. Ende. |
| ▲Decatur*†.....Macon | JAMES M. LEE. Refers to Milliken National Bank. |
| Deer Creek*†...Tazewell | See Pekin. |
| DeKalb*†.... ....DeKalb | H. W. PRENTICE. |
| DeLand*†.....Piatt | See Monticello. |
| Delavan*† .....Tazewell | J. O. Jones. |
| Des Plaines*† .....Cook | See Chicago. |
| Divernon*† .. Sangamon | See Springfield. |
| ▲Dixon*† .....Lee | R. S. FARRAND. |
| Dongola*† ..... Union | See Jonesboro. |
| Donovan*† .....Iroquois | See Watseka. |
| Downer's Grove*† .DuP. | M. Slusser. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Dundee*† ..... Kane | W. G. Sutlin. |
| Dunlap*† ..... Peoria | See Peoria. |
| DuQuoin*†..... Perry | R. W. S. WHEATLEY. |
| Durand*† .... Winnebago | See Rockford. |
| Dwight*†..... Livingston | ROMBERGER & SMITH. |
| Earlville*†..... Lasalle | See Ottawa. |
| East Dubuque*†..Jo Dav. | See Galena. |
| East Lynn*† .. Vermilion | See Danville. |
| Easton*† ..... Mason | See Havana. |
| East St. Louis*† .St. Clair | FRANK C. SMITH. |
| Edelstein*† ..... Peoria | See Peoria. |
| Edinburg*† .... Christian | C. A. Prater. |
| ▲Edwardsville*†. Madison | HADLEY & BURTON. |
| ▲Effingham*† ..Effingham | WOOD BROS. |
| Elburn*†..... Kane | W. R. S. Hunter. |
| Eldorado*† ..... Saline | J. C. Burnett. |
| Elgin*† ..... Kane | HOPSON & HOLLEMBEAK. |
| Elizabeth*†...Jo Daviess | J. C. McKenzie. |
| ▲Elizabethtown*● ..Hardin | John C. Oxford. |
| Elkhart*† ..... Logan | See Lincoln. |
| Elliott*† ..... Ford | See Paxton. |
| Ellisville*†..... Fulton | See Canton. |
| Ellsworth*†..... McLean | See Bloomington. |
| Elmhurst*†..... DuPage | George Sawin. |
| Elmwood*†..... Peoria | M. R. Sturtevant. |
| El Paso*† .... Woodford | J. F. BOSWORTH. |
| Emden*† ..... Logan | See Lincoln. |
| Enfield*† ..... White | John N. Wilson. |
| Englewood*† ..... Cook | See Chicago. |
| Equality*†..... Gallatin | C. W. Wiedeman. |
| Erie*† ..... Whiteside | William H. Allen. |
| Essex*†..... Kankakee | A. Gregson. |
| ▲Eureka*†..... Woodford | J. ALBERT BRIGGS. |
| Evanston*† ..... Cook | W. G. ANKETT. |
| Evansville*† .. Randolph | William M. Schuwerk. |
| Fairbury*†...Livingston | CARRITHERS & AGARD. |
| ▲Fairfield*† ..... Wayne | CREIGHTON & THOMAS. |
| Fairland*†..... Douglas | See Tuscola. |
| Fairmount*†.. Vermilion | See Danville. |
| Fairview*†..... Fulton | James Ten Eyck. |
| Farina*† ..... Fayette | A. T. Brasel. |
| Farmer City*†.... DeWitt | HERRICK & HERRICK. |
| Farmersville*†..Montg'y | See Springfield. |
| Farmington*† .... Fulton | A. A. Luckey. |
| Fillmore*† .Montgomery | See Hillsboro. |
| Findlay*† ..... Shelby | C. W. Fall. |
| Fisher*†..... Champaign | H. S. Kelley. |
| Fithian*†..... Vermilion | See Danville. |
| Flanagan*† .. Livingston | C. C. Studley. |
| Flora*† ..... Clay | Hoff & Hoff. |
| Foosland*† .. Champaign | George A. De Long. |
| Forest City*†..... Mason | See Havana. |
| Forrest*†..... Livingston | See Pontiac. |
| Forreston*†..... Ogle | Frank Wertz. |
| Frankfort Station*† Will | D. S. Stephen. |
| Franklin*†..... Morgan | See Jacksonville. |
| Franklin Grove*†.... Lee | See Dixon. |
| ▲Freeport*†...Stephenson | W. N. CRONKRITE. |
| Fulton*† ..... Whiteside | C. C. McMahon. |
| Galatia*† ..... Saline | A. E. Somers. |
| ▲Galena*† ..... Jo Daviess | J. C. O'NEILL. Collections promptly attended to. |
| ▲Galesburg*†..... Knox | CARNEY, SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank. |
| " ..... " | JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city. |
| Galva*†..... Henry | N. F. ANDERSON. |
| Gardner*†..... Grundy | See Morris. |
| Geneseo*† ..... Henry | GEORGE W. SHAW. |
| ▲Geneva*† ..... Kane | W. J. BROWN. |
| Genoa*†..... De Kalb | A. S. Hollembeak. |
| Georgetown*†. Vermilion | See Danville. |
| Gibson City*†..... Ford | LESLIE A. CRANSTON. |
| Gifford*†..... Champaign | See Fisher. |
| Gillespie*†..... Macoupin | See Carlinville. |
| Gilman*† ..... Iroquois | C. N. Saum. |
| Girard*† ..... Macoupin | Knotts & Terry. |
| ▲Golconda*● ..... Pope | THOMPSON & MOORE. |
| Golden*†..... Adams | See Quincy. |
| Goodhope*† McDonough | See Macomb. |
| Grafton*† ..... Jersey | See Jerseyville. |
| Grandridge*†..... Lasalle | See Ottawa. |
| Grant Park*● ..Kankakee | E. H. Buck. |
| Grayslake*†..... Lake | See Libertyville. |
| Grayville*†..... White | T. G. Parker. |
| Greenfield*†..... Greene | BANDY & SULLIVAN. |
| Greenup*†.. Cumberland | W. H. McDonald. |
| Greenview*†..... Menard | R. L. Walker. |
| ▲Greenville*†..... Bond | NORTHCOTT, FRITY & HOILES. |
| Gridley*†..... McLean | C. M. Coyle. |
| Griggsville*†..... Pike | See Pittsfield. |
| Grove City*..... Christian | See Edinburg. |
| Guthrie*†..... Ford | See Gibson City. |
| Hamilton*†..... Hancock | J. L. Miller. |
| Hammond*†..... Piatt | See Monticello. |
| Hamphire*†..... Kane | See Elgin. |
| Hanover*..... Jo Daviess | See Galena. |
| ▲Hardin*..... Calhoun | T. J. Selley. |
| Harlem ..... Cook | See Oak Park. |
| ▲Harrisburg*† ..... Saline | CHOISSER, WHITLEY & CHOISSER. |
| Harvard*†..... McHenry | A. W. Young. |
| Harvel*†... Montgomery | See Springfield. |
| Harvey*† ..... Cook | I. J. MOUSER. |
| ▲Havana*†..... Mason | H. R. NORTHRUP. |
| Hebron*†..... McHenry | See Harvard. |
| ▲Hennepin*..... Putnam | W. H. CASSON. |
| Henry*†..... Marshall | Fred S. Potter. |
| Herrick*† ..... Shelby | J. D. Burrus. |
| Herrin*..... Williamson | See Marion. |
| Herscher*†.... Kankakee | See Kankakee. |
| Heyworth*†..... McLean | See Bloomington. |
| Highland*†..... Madison | Timothy Gruaz. |
| Highland Park*†... Lake | K. R. Smoot. |
| ▲Hillsboro*†.Montgomery | FRED A. RANDLE. |
| Hinckley*†..... DeKalb | See Aurora. |
| Hindsboro*†.... Douglas | See Tuscola. |
| Holcomb*†..... Ogle | C. E. Oakes. |
| Homer*†.... Champaign | R. C. Wright. |
| Hoopeston*†.. Vermilion | DYER & WALBRIDGE. |
| Hopedale*†..... Tazewell | See Pekin. |
| Hume*†..... Edgar | T. J. Coffman. |
| Huntley*†..... McHenry | See Woodstock. |
| Hutsonville*†. Crawford | See Robinson. |
| Hyde Park*† ..... Cook | See Chicago. |
| Illiopolis*†.... Sangamon | S. P. Williams. |
| Ipava*† ..... Fulton | W. A. Babcock. |
| Irving*†.... Montgomery | See Hillsboro. |
| Iuka*†..... Marion | See Salem. |
| Ivesdale*†.... Champaign | See Monticello. |
| ▲Jacksonville*† ..Morgan | JAS. H. DANSKIN. Refers to the Jacksonville banks. |
| ▲Jerseyville*†..... Jersey | H. W. Pogue. |
| ▲Joliet*†..... Will | CHARLES DORRANCE' DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe. |
| ▲Jonesboro*† ..... Union | Karraker & Lingle. |
| Joy*† ..... Mercer | See Aledo. |
| Kane*†..... Greene | See Carrollton. |
| ▲Kankakee*†...Kankakee | H. K. WHEELER. |
| Kansas*†..... Edgar | E. G. Rose. |
| Keithsburg*†..... Mercer | M. T. Kirkpatrick. |
| Kenney*†..... DeWitt | Scroggin & Co. |
| Kewanee*†..... Henry | BLISH & LAWSON. |
| Kings*†..... Ogle | See Rochelle. |
| Kingston*†..... DeKalb | See DeKalb. |
| Kinmundy*†..... Marion | John F. Donovan. |
| Kirkland*†..... DeKalb | See Genoa. |
| Kirkwood*†..... Warren | George M. Nixon. |
| Knoxville*†..... Knox | E. A. Corbin. |
| ▲Lacon*†..... Marshall | E. D. RICHMOND. |
| Ladd*†..... Bureau | J. W. BLEE. |
| Lafayette*†..... Stark | See Toulon. |
| Lagrange*†..... Cook | D. B. Lyman |
| Laharpe*†..... Hancock | L. S. McCrory. |
| La Moille*†..... Bureau | H. A. Stanard. |
| Lanark*†..... Carroll | C. W. Middlekauff. |
| La Rose*†..... Marshall | R. M. Barnes. |
| Lasalle*†..... Lasalle | HASKINS & PANNECK. |
| Latham*†..... Logan | F. A. Gasaway. |
| ▲Lawrenceville*† Lawr'ce | C. J. BORDEN. |
| Leaf River*†..... Ogle | George E. Johnson. |
| Lebanon*..... St. Clair | See Belleville. |
| Leland*†..... Lasalle | A. A. Clapsaddle. |
| Lemont*†..... Cook | Frank W. Welch. |
| Lena*†..... Stephenson | A. J. Clarity. |
| Leroy*†..... McLean | E. D. RIDDLE. |
| ▲Lewistown*†..... Fulton | HARRY M. WAGGONER. |
| Lexington*†..... McLean | A. B. Davidson. |
| Libertyville*†..... Lake | Paul MacGuffin. |
| ▲Lincoln*†..... Logan | S. L. WALLACE. |
| Litchfield*†.Montgomery | J. H. ATTERBURY. |
| Little York*†.... Warren | See Monmouth. |
| Loami*†..... Sangamon | D. I. Staley. |
| Lockport*†..... Will | C. B. CHEADLE. |
| Loda*†..... Iroquois | Nathan P. Goodell. |
| London Mills*†... Fulton | M. T. Robinson. |
| Longview*†. Champaign | See Champaign. |
| Lostant*†..... Lasalle | G. F. Bell. |
| ▲Louisville*†..... Clay | John R. Bonney. |
| Lovington*†.... Moultrie | A. W. Lux. |
| Ludlow *†... Champaign | W. C. Smith. |
| Mackinaw*†.... Tazewell | See Pekin. |
| ▲Macomb*†..McDonough | NEECE & SON. |
| Macon*†..... Macon | See Decatur. |
| Mahomet*†.. Champaign | See Champaign. |
| Makanda*†..... Jackson | See Murphysboro. |
| Malta*†..... DeKalb | D. F. Pease. |
| Manchester*†..... Scott | See Bluffs. |
| Manhattan*†..... Will | See Joliet. |
| Manito*†..... Mason | J. A. McComas. |
| Mansfield*†..... Piatt | C. F. Mansfield. |
| Manteno*†..... Kankakee | Winfield S. Campbell. |
| Maple Park*†..... Kane | See Elburn. |
| Maquon*†..... Knox | E. L. Swigart. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Marengo*•† ..... McHenry | A. B. Coon. |
| ▲Marion*•† ..... Williamson | George W. Young. |
| Marissa*•† ..... St. Clair | R. S. Hamilton. |
| Maroa*•† ..... Macon | B. F. Shipley. |
| Marseilles*•† ..... Lasalle | See Ottawa. |
| ▲Marshall*•† ..... Clark | GRAHAM & TIBBS. |
| Martinsville*•† ..... Clark | H. Gasaway. |
| Marysville ..... Vermilion | See Potomac. |
| Mascoutah*•† ..... St. Clair | George F. Wombacher. |
| Mason City*•† ..... Mason | G. W. ELLSBERRY. |
| Mattoon*•† ..... Coles | CHARLES BENNETT. |
| Maywood*•† ..... Cook | See Oak Park. |
| Mazon*•† ..... Grundy | See Morris. |
| McHenry*•† ..... McHenry | H. C. Mead. |
| McLean*•†. ..... McLean | See Bloomington. |
| ▲McLeansboro*•† Hamilt'n | WEBB & McLANE. |
| Mechanicsburg*. ..Sang'n | See Springfield. |
| Media*•† ..... Henderson | See Stronghurst. |
| Medora*•† ..... Macoupin | J. W. Kitzmiller. |
| Melrose Park*•† ..... Cook | See Oak Park. |
| Melvin*•† ..... Ford | J. M. Thompson. |
| Mendon*•† ..... Adams | See Quincy. |
| Mendota*•† ..... Lasalle | JOHN F. MADDEN. |
| Meredosia*•† ..... Morgan | See Jacksonville. |
| Metamora*•† ..Woodford | A. R. Rich. |
| ▲Metropolis City*•† Massac | COURTNEY & HELM. |
| Milford*•† ..... Iroquois | Frank Harry. |
| Milledgeville*•† .. Carroll | See Mount Carroll. |
| Millington*•† ..... Kendall | See Aurora. |
| Milton*. ..... Pike | N. A. Thornton. |
| Minier*•† ..... Tazewell | See Pekin. |
| Minonk*•† ..... Woodford | THOMAS KENNEDY. |
| Minooka*•† ..... Grundy | L. K. Keogh. |
| Modesto*•† ..... Macoupin | J. M. Allyn. |
| Moline*•† ..... Rock Island | McENIRY & McENIRY. |
| Momence*•† ... Kankakee | E. P. HARNEY. |
| Monica*•† ..... Peoria | See Peoria. |
| ▲Monmouth*•† ..... Warren | GRIER & STEWART. |
| ▲Monticello*•† ..... Piatt | C. A. Tatman. |
| ▲Morris*•† ..... Grundy | E. SANFORD. |
| ▲Morrison*•† ..... Whiteside | SMITH & DANIELS. |
| Morrisonville*•† Christi'n | Fred A. Wagoner. |
| Morton*•† ..... Tazewell | See Pekin. |
| ▲Mound City*•† ..... Pulaski | L. M. Bradley. |
| ▲Mt. Carmel*•† ..... Wabash | LEEDS & RAMSEY. |
| ▲Mt. Carroll*•† ..... Carroll | ORION M. GROVE. |
| Mt. Morris*•† ..... Ogle | John Weller. |
| Mt. Olive*•† ..... Macoupin | Thomas Williamson. |
| Mt. Pulaski*•† ..... Logan | F. L. Tomlinson. |
| ▲Mt. Sterling*•† ..... Brown | Hubbard & Reid. |
| ▲Mt. Vernon*•† .. Jefferson | ALBERT WATSON. |
| Moweaqua*† ..... Shelby | W. G. Colbert. |
| Mulberry Grove*•... Bond | See Greenville. |
| ▲Murphysboro*•† .. Jackson | R. J. McELVAIN. |
| Naperville*•† ..... Du Page | H. H. GOODRICH. |
| ▲Nashville*•† . Washington | H. H. Hosmer. |
| Nat. Stock Yards*†. St. C. | See East St. Louis. |
| Nauvoo*•. ..... Hancock | G. A. RITTER. |
| Nebo*•† ..... Pike | I. J. Dyer. |
| Neoga*•† ..... Cumberland | See Toledo. |
| Neponset*•† ..... Bureau | See Buda. |
| Newark*. ..... Kendall | N. P. Barnard, Jr. |
| New Berlin* ..... Sangamon | W. M. Warren. |
| New Boston*•† ..... Mercer | M. Chamberlain. |
| New Holland*•† ..... Logan | See Lincoln. |
| Newman*•† ..... Douglas | W. W. Pepper. |
| ▲Newton*•† ..... Jasper | GIBSON & JOHNSON. |
| New Windsor*•† .. Mercer | W. H. Glastnan. |
| Niantic*•† ..... Macon | See Decatur. |
| Nokomis*•† . Montgomery | D. H. Zepp. |
| Normal*•† ..... McLean | R. L. Fleming. |
| Norris City*•† ..... White | W. N. Green. |
| No. Henderson*•† . Mercer | See Aledo. |
| Nunda*•† ..... McHenry | L. D. Lowell, Jr. |
| Oakland*•† ..... Coles | J. H. Winkler. |
| Oak Park*•† ..... Cook | J. A. BALDWIN. |
| Oblong*•† ..... Crawford | See Robinson. |
| Odell*•† ..... Livingston | J. D. Pound. |
| Ogden*•† ..... Champaign | Wm. Brennan. |
| Ohio*•† ..... Bureau | H. S. Pomeroy. |
| Okawville*•† Washington | Moehle & Tcharner. |
| ▲Olney*•† ..... Richland | R. B. Witcher. |
| Onarga*•† ..... Iroquois | E. W. Morris. |
| Oneida*•† ..... Knox | See Galesburg. |
| ▲Oquawka*•† ... Henderson | R. Cooper. |
| Orangeville*•† Stephenson | Hiram Skinner. |
| ▲Oregon*•† ..... Ogle | FRANCIS BACON. |
| Orion*•† ..... Henry | M. L. Love. |
| ▲Ottawa*•† ..... Lasalle | RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y. |
| Palatine*•† ..... Cook | F. J. Filbert. |
| Palestine*•† ..... Crawford | A. L. MacHatton. |
| Palmyra*•† ..... Macoupin | Searcy & Etter. |
| Pana*•† ..... Christian | E. A. HUMPHREYS & SON. |
| ▲Paris*•† ..... Edgar | JAMES A. EADS. |
| Pawnee*•. ..... Sangamon | J. R. Kincaid. |
| Paw Paw*•† ..... Lee | C. F. Preston. |
| ▲Paxton*•† ..... Ford | KERR & LINDLEY. |
| Pearl•† ..... Pike | See Milton. |
| Pearl City*•† . Stephenson | H. M. Dodds. |
| Pecatonica*•† Winnebago | C. C. Stevens. |
| ▲Pekin*•† ..... Tazewell | WM. DON MAUS. |
| Penfield*•† ..... Champaign | See Champaign. |
| ▲Peoria*•† ..... Peoria | COVEY & COVEY. Refer to Commercial National Bank and Home Savings & State Bank. |
| " ..... " | ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank. |
| " ..... " | WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank. |
| Peotone*•† ..... Will | Michael Collins. |
| Perry*. ..... Pike | G. W. Hinman. |
| Peru*•† ..... Lasalle | F. T. BEERS. |
| ▲Petersburg*•† ..... Menard | T. W. McNEELY. |
| Philo*•† ..... Champaign | See Champaign. |
| ▲Pinckneyville*•† ... Perry | W. T. Vaughn. |
| Piper City*•† ..... Ford | See Paxton. |
| ▲Pittsfield*•† ..... Pike | A. C. BENTLEY. |
| Plainfield*•† ..... Will | George J. Arbeiter. |
| Plano*•† ..... Kendall | TURPIN & DARNELL. |
| Pleasant Plains*•† . Sang'n | See Springfield. |
| Plymouth*•† ..... Hancock | George E. Terry. |
| Polo*•† ..... Ogle | Fred Zick. |
| ▲Pontiac*•† ..... Livingston | HARRY G. GREENEBAUM. |
| Poplar Grove*•†... Boone | H. D. Blodgett. |
| Port Byron*•. Rock Island | J. W. Simonson. |
| Potomac*•† ..... Vermilion | See Danville. |
| Prairie City*•†. McDon'gh | E. A. BOYNTON. |
| ▲Princeton*•† ..... Bureau | OWEN G. LOVEJOY. |
| Princeville*•† ..... Peoria | See Peoria. |
| Prophetstown*•† Whites'e | H. H. Walte. |
| Pullman*•† ..... Cook | See Chicago. |
| ▲Quincy*•† ..... Adams | HAMILTON & WOODS. Refer to First National and Ricker National banks. |
| Ramsey*•† ..... Fayette | See Vandalia. |
| Rankin*•† ..... Vermilion | J. F. Campbell. |
| Rantoul*•† ..... Champaign | Thomas J. Roth. |
| Raritan*. ..... Henderson | See Stronghurst. |
| Ravenswood*•† ..... Cook | Thomas J. Dawson. |
| Raymond*•† Montgomery | W. E. Witt. |
| Red Bud*•† ..... Randolph | Alfred D. Riess. |
| Reynolds*•†.. Rock Island | See Rock Island. |
| Richmond*•† ... McHenry | See Woodstock. |
| Richview*•†. Washington | Geo. T. Hoke. |
| Ridge Farm*•† Vermilion | R. W. Fisk. |
| Ridgway*•† ..... Gallatin | W. S. Phillips. |
| Roanoke*•† ..... Woodford | See Eureka. |
| Roberts*•† ..... Ford | See Paxton. |
| ▲Robinson*•† ..... Crawford | PARKER & CROWLEY. |
| Rochelle*•† ..... Ogle | D. W. Baxter. |
| ▲Rockford*•†.. Winnebago | E. H. MARSH. |
| ▲Rock Island*•† Rock Isl'd | EDWIN E. PARMENTER. |
| Rogers Park*•† ..... Cook | J. J. Bauer. |
| Rondhouse*•† ..... Greene | D. J. Sullivan. |
| Roscoe*•† ..... Winnebago | See Poplar Grove. |
| Roseland† ..... Cook | See Chicago. |
| Roseville*•† ..... Warren | Leroy S. Scott. |
| Rossville*•† ..... Vermilion | W. B. Redden. |
| ▲Rushville*•† ..... Schuyler | GLASS & BOTTENBERG. |
| Rutland*•† ..... Lasalle | See Ottawa. |
| Sadorus*•† ..... Champaign | See Tolono. |
| ▲Salem*•† ..... Marion | L. M. KAGY. |
| Sandoval*•† ..... Marion | Charles F. Patterson. |
| Sandwich*•† ..... De Kalb | S. B. STINSON. |
| San Jose*•† ..... Mason | See Lincoln. |
| Saunemin*•† .. Livingston | W. P. Carrithers. |
| Savanna*•† ..... Carroll | W. F. DOW. |
| Saybrook*•†. ..... McLean | George M. Nelson. |
| Seaton*•† ..... Mercer | See Aledo. |
| Secor*•† ..... Woodford | See Eureka. |
| Seneca*•† ..... Lasalle | C. H. R. Thomas. |
| Shabbona. ..... DeKalb | See Sycamore. |
| Shannon*•†..... Carroll | See Lanark. |
| ▲Shawneetown*•†. Gallatin | CARL ROEDEL. |
| Sheffield*•† ..... Bureau | See Buda. |
| ▲Shelbyville*•†... Shelby | WALTER C. HEADEN. |
| Sheldon*•† ..... Iroquois | See Watseka. |
| Sheridan*•† ..... Lasalle | See La Salle. |
| Sherrard*•† ..... Mercer | See Aledo. |
| Shipman*•† ..... Macoupin | J. M. Hampton. |
| Sidell*•† ..... Vermilion | L. E. Conner. |
| Sidney*•† ..... Champaign | See Champaign. |
| Sigel*•† ..... Shelby | E. Kunkler. |
| Smithfield*•† ..... Fulton | See Lewistown. |
| Smithshire*•† ..... Warren | See Monmouth. |
| Somonauk*•† ..... DeKalb | L. B. Olmstead. |
| Sorento*•† ..... Bond | See Greenville. |
| South Chicago*•†... Cook | See Chicago. |
| South Evanston*•†.. Cook | See Chicago. |
| Sparta*•† ..... Randolph | R. J. Goddard. |
| Springerton*. ..... White | W. C. Ingram. |
| ¶▲Springfield*•† Sangamon | E. L. CHAPIN. Refers by permission to Illinois National Bank. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Spring Valley*•† ..Bureau | A. R. GREENWOOD. |
| Stanford*•† .....McLean | See Bloomington. |
| Staunton*•† .....Macoupin | R. E. DOISEY. |
| St. Anne*•† ....Kankakee | W. G. Brooks. |
| St. Charles*•† .....Kane | CHARLES A. MILLER. |
| St. Elmo*•† .....Fayette | See Vandalia. |
| St.Francisv'le*•†Lawre'ce | See Lawrenceville. |
| St. Joseph*•† .Champaign | See Champaign. |
| Sterling*•† .... Whiteside | I. L. WEAVER. |
| Stewardson*•† .....Shelby | Boggs & McDaniel. |
| Stillman Valley*•† ...Ogle | See Byron. |
| Stockton*•† ...Jo Daviess | W. S. Eaton. |
| Stone Fort*•† .....Saline | See Harrisburg. |
| Stonington*•† ..Christian | See Taylorville. |
| Streator*•† .....Lasalle | P. J. LUCEY. |
| Stronghurst*•†Henderson | R. F. Robinson. |
| Sublette*•† .....Lee | See Paw Paw. |
| ▲Sullivan*•† .....Moultrie | JOHN R. EDEN. |
| Sumner*•† .....Lawrence | Lewis & Sumner. |
| ▲Sycamore*•† .....DeKalb | CARNES & DUNTON. |
| Table Grove*•† ....Fulton | William S. Hipsley. |
| Tallula*•† ..... Menard | J. J. Baker. |
| Tamaroa*•† .....Perry | See DuQuoin. |
| Tampico*•† .... Whiteside | See Morrison. |
| ▲Taylorville*•† ...Christian | J. C. McBRIDE. |
| Thawville*•† .....Iroquois | See Watseka. |
| Thomasboro*•†Champa'n | See Champaign. |
| Tinley Park*•† .....Cook | See Chicago. |
| Tiskilwa*•† .....Bureau | See Princeton. |
| ▲Toledo*•† ....Cumberland | CHARLES M. CONNOR. |
| Tolono*•† .....Champaign | W. A. Perkins. |
| Toluca*•† .....Marshall | See Lacon. |
| Tonica*•† .....Lasalle | Gunn & Gunn. |
| ▲Toulon*•† .....Stark | Allen P. Miller. |
| Tremont*•† .....Tazewell | See Pekin. |
| Trenton*•† .....Clinton | W. S. Louden. |
| Triumph*•† .....Lasalle | See Mendota. |
| Troy*•† .....Madison | See Edwardsville. |
| ▲Tuscola*•† .....Douglas | N. C. LYRLA. |
| Union Hill*† ...Kankakee | See Kankakee. |
| ▲Urbana*•† ....Champaign | CUNNINGHAM & BOGGS. |
| Utica*•† ..... Lasalle | J. B. Cunniff. |
| ▲Vandalia*•† .....Fayette | S. A. PRATER. |
| Varna*•† .....Marshall | See Lacon. |
| Vermont*•† .....Fulton | J. C. Phillips. |
| Verona*•† ..... Grundy | J. L. Waterman. |
| Versailles*•† .....Brown | See Bluffs. |
| Victoria*• ..... Knox | See Galesburg. |
| ▲Vienna*•† .....Johnson | Whitnell & Gillespie. |
| Viola*•† .....Mercer | See Aledo. |
| Virden*•† .....Macoupin | H. C. Simons. |
| ▲Virginia*•† .....Cass | R. W. MILLS. |
| Waggoner*•†Montgom'ry | George Richardson. |
| Walnut*•† .....Bureau | M. A. Stiver. |
| Wapella*•† .....De Witt | See Clinton. |
| Warren*•† .....Jo Daviess | W. H. Glasgow. |
| Warrensburg*•† ...Macon | See Decatur. |
| Warsaw*•† .....Hancock | W. N. GROVER. |
| Washburn*•† ..Woodford | George P. Gill. |
| Washington*•† ..Tazewell | John W. Dougherty. |
| Watsaga*•† .....Knox | See Galesburg. |
| ▲Waterloo*•† .....Monroe | JOSEPH W. RICKERT. |
| Waterman*•† ....De Kalb | See Sycamore. |
| ▲Watseka*•† .....Iroquois | A. F. GOODYEAR. |
| ▲Waukegan*•† .....Lake | R. W. COON. |
| Waverly*•† .....Morgan | Hamilton & Etter. |
| Waynesville*•† ...De Witt | See Clinton. |
| Weldon*•† .....De Witt | See Clinton. |
| Wellington*•† ...Iroquois | See Watseka. |
| Wenona*•† .....Marshall | J. H. Jackson. |
| West Brooklyn*•† ....Lee | See Paw Paw. |
| West Chicago*•† .Du Page | C. D. Clark. |
| Westfield*•† .....Clark | J. D. Hemphill. |
| West Pullman*•† .....Cook | See Chicago. |
| West Salem*•† ...Edwards | See Albion. |
| ▲Wheaton*•† .....Du Page | WILLIAM NUNN. |
| White Hall*•† .....Greene | Mark Meyerstein. |
| Williamsfield*•† ....Knox | See Galesburg. |
| Williamsville*•† Sanga'on | See Springfield. |
| Wilmington*•† ..... Will | Edward Corlett. |
| ▲Winchester*•† .....Scott | JAMES A. WARREN. |
| Windsor*•† .....Shelby | Adams Walker. |
| Winnetka*•† .....Cook | Carlton Prouty. |
| Winslow*•† ...Stephenson | See Freeport. |
| Woodhull*•† .....Henry | W. W. White. |
| ▲Woodstock*•† ..McHenry | V. S. LUMLEY. |
| Wyanet*•† .....Bureau | See Princeton. |
| Wyoming*•† .....Stark | Frank Thomas. |
| Xenia*•† .....Clay | W. S. Morgan. |
| Yates City*•† .....Knox | See Galesburg. |
| ▲Yorkville*•† .....Kendall | H. S. Hudson. |

## INDIANA.

| Town and County. | Name. |
|---|---|
| Akron*•† .....Fulton | See Rochester. |
| Albany*•† .....Delaware | O. Dowden. |
| ▲Albion*•† ..... Noble | L. W. WRIGLEY. |
| Alexandria*•† ...Madison | SHANNON & RIZER. |
| Amboy*•† .....Benton | W. Lee Bartlett. |
| ▲Anderson*•† .... Madison | WILLIAM S. DIVEN. |
| ▲Angola*•† .....Steuben | BEST, BRATTON & YOTTER. |
| Arcadia*•† .....Hamilton | Thomas J. Bishop. |
| Argos*•† .....Marshall | C. E. Shoemaker. |
| Ashley*•† ..... Steuben | Thomas Wichwire. |
| Atlanta* .....Hamilton | See Cicero. |
| Attica*•† .....Fountain | ISAAC E. SCHOONOVER. |
| ▲Auburn*•† .....De Kalb | ROBY & HARPER. |
| Aurora*•† .....Dearborn | DOWNEY & SHUTTS. |
| Avilla*•† ..... Noble | See Kendallville. |
| Batesville*•† ..... Ripley | Cravens & Cravens. |
| ▲Bedford*•† .....Lawrence | BROOKS & BROOKS. |
| Bern*•† .....Adams | Kelly & Moran. |
| ▲Bloomfield*•† .... Greene | CAVINS & HENDERSON. |
| ▲Bloomington*•† ..Monroe | LEE & GRIMES. |
| ▲Bluffton*•† .....Wells | TODD & TODD. |
| ▲Boonville*•† .....Warrick | ARMSTRONG & SHAFER. |
| Boswell*•† .....Benton | A. B. McAdams. |
| Bourbon*•† .....Marshall | J. D. Chaplin. |
| ▲Brazil*•† .....Clay | RAWLEY & HUTCHISON. |
| Bremen*•† .....Marshall | S. J. Hayes. |
| Bristol*•† .....Elkhart | Harvey W. Kautz. |
| Brook*•† .....Newton | Graves & Graves. |
| Brookston*•† .....White | See Chalmers. |
| ▲Brookville*•† ...Franklin | GEORGE F. O'BYRNE. |
| ▲Brownstown*•† ..Jackson | APPLEWHITE & APPLEWHITE. |
| Butler*•† .....DeKalb | C. J. Coats. |
| Cambridge City*•† Wayne | Lynn E. Kepler. |
| Camden*•† .....Carroll | P. Ray. |
| Campbellsb'g*•† Wash't'n | See Salem. |
| ▲Cannelton*•† .....Perry | C. A. WEATHERS. |
| Carlisle*•† .....Sullivan | W. B. Akin. |
| Carthage*•† .....Rush | See Rushville. |
| Cayuga*•† .... Vermilion | J. H. BROWN. |
| Chalmers*•† .....White | E. R. Price. |
| Charlestown*•† .....Clark | W. H. Watson. |
| Chesterton*•† .....Porter | G. R. Williams. |
| Chrisney*•† .....Spencer | See Rockport. |
| Churubusco*•† ...Whitley | John W. Orndorf. |
| Cicero*•† .....Hamilton | P. J. Fariss. |
| Clarks Hill*•†Tippecanoe | See Colfax. |
| Clay City*•† .....Clay | GEORGE W. WILTSE. |
| Clayton*•† .... Hendricks | See Plainfield. |
| Clinton*•† .... Vermilion | J. A. Wittermood. |
| Colfax*•† .....Clinton | F. M. Goldsberry. |
| ▲Columbia City*•† Whitley | ANDREW A. ADAMS. |
| ▲Columbus*•† Bartho'mew | COOPER & COOPER. |
| ▲Connersville*•† .. Fayette | FLORA & BROADDUS. |
| Converse*•† .....Miami | Fred P. Clark. |
| Corunna*•† .....DeKalb | See Waterloo. |
| ▲Corydon*..... Harrison | T. J. Wilson. |
| ▲Covington*•† .....Fountain | CHARLES M. McCABE. |
| ▲Crawfordsville*•† M'ntg'y | FINLEY P. MOUNT. |
| Crothersville*•† .Jackson | H. H. Prince. |
| ▲Crown Point*•† .....Lake | J. KOPELKE. |
| Culver*•† .....Marshall | H. A. Logan. |
| Cynthiana*•† ..... Posey | John B. Smith. |
| Daleville*•† .....Delaware | J. M. Fenwich. |
| Dana*•† .....Vermilion | E. B. James. |
| ▲Danville*•† .....Hendricks | HOGATE & CLARK. |
| Darlington*•† Montgom'y | A. N. Cave. |
| ▲Decatur*•† ..... Adams | E. K. ERWIN. |
| ▲Delphi*•† ..... Carroll | SMITH & JULIEN. |
| Dillsboro*•† ....Dearborn | See Aurora. |
| Dunkirk*•† ..... Jay | J. T. Day. |
| Earl Park*•† .....Benton | Fraser & Isham. |
| East Chicago*•† .....Lake | B. M. Cheney. |
| Eaton*•† .....Delaware | W. H. Younts. |
| Edinburg*•† .....Johnson | See Franklin. |
| Elizabethtown*•† Barth'w | J. H. Bradford. |
| Elkhart*•† .....Elkhart | LEVY CHAMBERLAIN. |
| Ellettsville*•† .....Monroe | See Bloomington. |
| Elwood*•† .....Madison | WARD L. ROACH. |
| ▲English*•† .....Crawford | See Leavenworth. |
| ▲Evansville*•† Vand'burgh | GEORGE A. CUNNINGHAM. Attorney for First National Bank. |
| Fairmount*•† ..... Grant | Chas. T. Parker. |
| Farmland*•† .....Randolph | David Wasson. |
| Flora*•† .....Carroll | W. A. Pruitt. |
| Fort Branch*•† ....Gibson | Mark L. Harris. |
| Fortville*•† .....Hancock | John C. Jenkins. |
| Fort Wayne*•† .....Allen | VESEY & HEATON. Attorneys for Fort Wayne Trust Co. |
| ▲Fowler*•† .....Benton | FRAZER & ISHAM. |
| Francesville*•† ...Pulaski | C. W. Barker. |
| ▲Frankfort*•† .....Clinton | J. C. FARBER. |
| ▲Franklin*•† ..... Johnson | MILLER & BARNETT. |
| Frankton*•† .....Madison | J. O. Barrett. |
| Fremont*•† .....Steuben | J. G. Yeagley. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Galveston*† .....Cass | B. B. RICHARDS. |
| Garrett*†.....De Kalb | H. W. MOUNTZ. |
| Gas City*†.....Grant | Brandenburg & Linn. |
| Geneva*†.....Adams | William Drew. |
| Goodland*†.....Newton | J. W. Oswald. |
| ▲Goshen*†.....Elkhart | MILLER & DRAKE. |
| Gosport*†.....Owen | E. S. Davis. |
| ▲Greencastle*†... Putnam | S. A. HAYS. |
| ▲Greenfield*†... Hancock | MARSH & COOK. |
| ▲Greensburg*†...Decatur | D. A. MYERS. |
| Greentown*†.....Howard | Cooper & Somerville. |
| Greenwood*†....Johnson | J. F. Crawford. |
| Hagerstown*†.....Wayne | B. F. Mason. |
| Hamilton*†.....Steuben | See Auburn. |
| Hammond*†..... Lake | CHARLES. F. GRIFFIN. |
| ▲Hartford City*†Blackf'd | CANTWELL, CANTWELL & SIMMONS. |
| Hebron*†.....Porter | George C. Gregg. |
| Hillsboro*†....Fountain | John W. Newlin. |
| Hobart*†.....Lake | J. H. Conroy. |
| Hope*†...Bartholomew | W. N. Aikin. |
| Huntingburg*†.. Dubois | LEO H. FISHER. |
| ▲Huntington*†. Hunt'gton | SPENCER & BRANYAN. |
| Idaville*.....White | See Monticello. |
| ¶▲Indianapolis*†..Marion | JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense. |
| Jamestown*†.....Boone | Wm. Darnell. |
| ▲Jasper*†.....Du Bois | Bretz & McFall. |
| ▲Jeffersonville*†....Clark | S. S. JOHNSON. |
| Jonesboro*†.....Grant | Henderson Oliver. |
| Kendallville*†.....Noble | JAMES GRAVES. |
| ▲Kentland*†.....Newton | Cummings & Darroch. |
| Kewanna*†.....Fulton | A. D. TONER, JR. |
| Kingman*†.....Fountain | J. M. Wilkey. |
| Kirklin*†.....Clinton | George T. Williams. |
| Knightstown*†....Henry | C. D. MORGAN. |
| ▲Knox*†.....Starke | GOULD & PETERS. |
| ▲Kokomo*†.....Howard | J. W. COOPER. |
| Ladoga*†...Montgomery | M. M. Bachelder. |
| ▲La Fayette*†.. Tip'canoe | WILBER F. SEVERSON. Refers to First National Bank. |
| La Fontaine*†.. Wabash | See Wabash. |
| ▲Lagrange*†... Lagrange | R. D. MACHAN. |
| Lapel*†..... Madison | See Anderson. |
| ▲La Porte*†.....La Porte | OSBORN & SALLWASSER. |
| Laurel*†..... Franklin | See Brookville. |
| ▲Lawrenceburg*†Dearb'n | Warren N. Hauck. |
| Leavenworth*• Crawford | John H. Weathers. |
| ▲Lebanon*†.....Boone | SAMUEL R. ARTMAN. |
| Lexington*†.....Scott | See Scottsburg. |
| ▲Liberty*†..... Union | Albert Davis. |
| Ligonier*†.....Noble | W. H. Wigton. |
| Lima*†.....Lagrange | See La Grange. |
| Linden*†...Montgomery | See Crawfordsville. |
| Linton*†.....Greene | J. B. Filbert. |
| ▲Logansport*†.....Cass | MAGEE & FUNK. |
| Loogootee*†..... Martin | Henry Wood. |
| Lowell*†..... Lake | S. C. Dwyer. |
| Lynn*†..... Randolph | See Winchester. |
| Macy*†.....Miami | See Peru. |
| ▲Madison*†..... Jefferson | W. O. FORD. |
| Manilla*†.....Rush | George S. Jones. |
| Marengo*†.....Crawford | See English. |
| ▲Marion*†.....Grant | GEORGE G. WHARTON. |
| Markle*†.... Huntington | W. S. Smith. |
| Marshall*†..... Parke | See Rockville. |
| ▲Martinsville*†...Morgan | Renner & McNutt. |
| Matthews*.....Grant | See Hartford City. |
| Medaryville*†.....Pulaski | See Winamac. |
| Mentone*†...Kosciusko | J. F. Johnson. |
| Michigan City*†.Laporte | J. H. ORR. |
| Middlebury*†....Elkhart | M. G. Hoover. |
| Middletown*†.....Henry | E. L. Elliott. |
| Milan*†.....Ripley | See Lawrenceburg. |
| Milford*†.....Kosciusko | T. C. McLaughlin. |
| Milroy*†.....Rush | See Rushville. |
| Mishawaka*†. St. Joseph | E. Voll Bingham. |
| Mitchell*†.....Lawrence | W. H. Edwards. |
| Monon*†.....White | J. G. YORK. |
| Monroeville*†.....Allen | E. W. Meeks. |
| Montezuma*†.. ...Parke | F. L. Canine. |
| ▲Monticello*†.....White | GUTHRIE & BUSHNELL. |
| Montpelier*†...Blackford | C. W. Kinnan. |
| Mooresville*†....Morgan | Jas. M. Bishop. |
| Morgantown*†..Morgan | John V. King. |
| Morocco*†.....Newton | Davis & Dunlap. |
| Morristown*†....Shelby | See Shelbyville. |
| Mount Vernon*† ..Posey | E. M. SPENCER. |
| Mulberry*†.....Clinton | W. H. Peter. |

| Town and County. | Name. |
|---|---|
| ▲Muncie*†.....Delaware | GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank. |
| Nappanee*†..... Elkhart | See Elkhart. |
| ▲Nashville*.....Brown | R. L. Coffey. |
| ▲New Albany*†.....Floyd | KELSO & KELSO. |
| New Carlisle*†.St.Jos'ph | S. C. Lancaster. |
| ▲New Castle*†.....Henry | D. W. KINSEY. |
| New Harmony*†..Posey | A. D. JONES. |
| NewPalestine*†Hancock | N. B. Bradenburgh. |
| New Paris*†.....Elkhart | A. J. Pickering. |
| ▲Newport*†.....Vermilion | Conley and Whittock. |
| New Richmond*†.M'tg'y | See Crawfordsville. |
| ▲Noblesville*†..Hamilton | GAVIN & DAVIS. |
| North Judson*†..Starke | G. T. Menish. |
| No. Manchester*†W'b'sh | JAMES W. ARTHUR. |
| North Salem*†.Hendr'ks | See Danville. |
| North Vernon*†..Jen'gs | LINCOLN DIXON. |
| Oakland City*†...Gibson | J. M. & S. L. Vandeveer. |
| Odon*†.....Daviess | H. H. Crooke. |
| Orleans*†.....Orange | Wright & Lingle. |
| Osgood*†..... ....Ripley | R. A. Creignile. |
| Otterbein*†.....Benton | Bode Lamb. |
| Owensville*†.... Gibson | A. W. Sprague. |
| Oxford*†.....Benton | See Fowler. |
| ▲Paoli*†.....Orange | T. B. Buskirk. |
| Parker*†.....Randolph | Thomas Condon. |
| Patriot*†....Switzerland | See Vevay. |
| Pendleton*†....Madison | C. E. Goodrich. |
| Pennville*.....Jay | Joseph H. Sell. |
| Perrysville*†.Vermilion | See Newport. |
| ▲Peru*†.....Miami | NOTT N. ANTRIM. |
| ▲Petersburg*†.....Pike | Post & Chappell. |
| Pierceton*†...Kosciusko | J. H. Taylor. |
| Pine Village*.....Warren | See Williamsport. |
| Pittsboro*†...Hendricks | J. M. Wells. |
| Plainfield*†...Hendricks | John Morgan. |
| ▲Plymouth*†.....Marshall | JOHN W. PARKS. |
| ▲Portland*†.....Jay | CORNELIUS CORWIN. |
| Poseyville*†.....Posey | James Kilroy. |
| ▲Princeton*†.....Gibson | MILLER & MILLER. |
| Redkey*†.....Jay | George N. Edgar. |
| Remington*†.....Jasper | Ira W. Yeoman. |
| ▲Rensselaer*†.....Jasper | MORDECAI F. CHILCOTE. |
| Reynolds*†.....White | See Monticello. |
| ▲Richmond*†.....Wayne | JACKSON & STARR. |
| Ridgeville*†....Randolph | N. W. Ferguson. |
| ▲Rising Sun*†.....Ohio | W. W. Williams. |
| Roachdale*†....Putnam | See Greencastle. |
| Roann*†..... Wabash | D. D. Van Buskirk. |
| Roanoke*†..Huntington | See Huntington. |
| ▲Rochester*†.....Fulton | HOLMAN & STEPHENSON. |
| ▲Rockport*†.....Spencer | R. E. ROBERTS. |
| ▲Rockville*†.....Parke | Elwood Hunt. |
| Rossville*†.....Clinton | John C. Rogers. |
| Royal Center*†.....Cass | James M. Fry. |
| ▲Rushville*†.....Rush | MORRIS, INNIS & MORGAN. |
| Russellville*†...Putnam | J. Burnside. |
| Russiaville*†....Howard | James W. Cooper. |
| ▲Salem*†.....Washington | F. N. Hostetter. |
| ▲Scottsburg*†.....Scott | SHEA & STOVER. |
| Sellersburg*†.....Clark | See Jeffersonville. |
| Seymour*†.....Jackson | SHEA & WOOD. |
| ▲Shelbyville*†.....Shelby | LOVE & MORRISON. |
| Sheridan*†....Hamilton | A. C. PEARSON. |
| Shipshewana*†Lagrange | J. W. Nusbaum. |
| Shirley*†.....Henry | Thomas J. De Mund. |
| Shoals*†.....Martin | J. T. Rogers. |
| Silver Lake*†.Kosciusko | C. W. Shipley. |
| ▲South Bend*†.St. Joseph | GEO. E. CLARKE. Refers to First National Bank. |
| South Whitley*†Whitley | F. B. Moe. |
| ▲Spencer*†.....Owen | WILLIS HICKAM. |
| Spiceland*†.....Henry | H. G. Gergin. |
| St. Joe Station*†DeKalb | See Auburn. |
| Star City*†.....Pulaski | See Winamac. |
| Stilesville*.....Hendricks | See Danville. |
| ▲Sullivan*†.....Sullivan | JOHN S. BAYS. |
| Summitville*†..Madison | W. S. Beeson. |
| Swayzee*†.....Grant | Long & Cassell. |
| Syracuse*†....Kosciusko | Geo. W. Miles. |
| Tell City*.....Perry | John T. Patrick. |
| ▲Terre Haute*†.....Vigo | SAMUEL R. HAMILL. |
| Thorntown*†.....Boone | See Lebanon. |
| ▲Tipton*†.....Tipton | Waugh, Kemp & Waugh. |
| Topeka*†.....Lagrange | See Goshen. |
| Union City*†..Randolph | BELL & ROSS. |
| Upland*†.....Grant | See Marion. |
| ▲Valparaiso*†.....Porter | A. D. BARTHOLOMEW. |
| Veedersburg*†.Fountain | A. Marshall. |
| ▲Vernon*†.....Jennings | T. C. Batchelor. |
| ▲Versailles*.....Ripley | Adam Stockinger. |
| ▲Vevay*†..Switzerland | Carroll S. Tandy. |
| ▲Vincennes*†.....Knox | JAMES W. EMISON. |
| ▲Wabash*†.....Wabash | OLIVER H. BOGUE. |
| Wakarusa*†.....Elkhart | S. C. Harrington. |
| Walkerton*†..St. Joseph | W. A. Dailey. |
| Wanatah*†.....La Porte | E. J. Bower. |
| Warren*†....Huntington | L. L. Simons. |
| ▲Warsaw*†.....Kosciusko | J. D. WIDAMAN. |

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| Town and County. | Name. |
|---|---|
| ▲Washington*•† .. Daviess | OGDEN & INMAN. |
| Waterloo*•† ..... De Kalb | C. M. Phillips. |
| Waveland*•†Montgomery | Acker & Rosebaum. |
| Waynetown*•†M'tgomery | J. S. Zuck. |
| W.College Corner..Union | See College Corner, Ohio. |
| Westfield*•† .....Hamilton | J. E. Hodgin. |
| West Lebanon*•†.Warren | John R. Crask. |
| ▲West Shoals* ..... Martin | See Shoals. |
| Westville*•† .....La Porte | Azariah Williams. |
| Whiting*•† .....Lake | F. N. Gavit. |
| ▲Williamsport*•†..Warren | C. V. McAdams. |
| ▲Winamac*•† .....Pulaski | WARREN W. BORDERS. |
| ▲Winchester*•†..Randolph | CALDWELL & NICHOLS. |
| Windfall*•† .....Tipton | E. A. Mock. |
| Wingate*•† .Montgomery | See Crawfordsville. |
| Winslow*•† ..... Pike | M. M. Rice. |
| Wolcott*•† .....White | George F. Baker. |
| Wolcottville*•†.Lagrange | Isaac Collins. |
| Worthington*•† ..Greene | H. C. Shaw. |
| Zionsville*•† .....Boone | C. H. Beamer. |

## INDIAN TERRITORY.

| Town and County. | Name. |
|---|---|
| Afton*•†Cherokee Nation | J. S. Truitt. |
| Ardmore*•† Chick's'wNa. | POTTERF & BOWMAN. Refer to City National Bank. |
| Atoka*•† ChoctawNation | See Muscogee |
| Bristow.....Creek | See Stroud, Okl. Ter. |
| Caddo*•†....Choctaw Na. | Charles K. McPherson. |
| Checotah*•†.... Creek Na. | See Muscogee. |
| Chelsea*•† ..Cherokee Na. | D. G. Elliott. |
| Chickasha*•† Ch'k's'wNa. | WELBORNE & SHEPHERD. |
| Claremore*•† Cher'k'eNr. | DAVENPORT & HALL. |
| Comanche*•†Ch'k's'w Na. | See Duncan. |
| Davis*•† ..Chickasaw Na. | H W. Fielding. |
| Duncan*•†.Chickasaw Na. | Wolverton & March. |
| Durant*•† ...Choctaw Na. | See South McAlester. |
| Eufaula*•† . Creek Nat'n | E. I. O'Reilly. |
| Fairland*•† Cherokee Na. | See Claremore. |
| Holdenville*•†. Creek Na. | See South McAlester. |
| Lehigh*•†...Choctaw Na. | A. T. West. |
| Marietta*•†ChickasawNa. | B. C. Logsdon. |
| Marlow*•† Chickasaw Na. | W. A. Proctor. |
| Miami*•† .....Peoria Na. | H. H. McCluer. |
| Minco*•†..Chickasaw Na. | R. Bond. |
| Muscogee*•†Creek Nation | T. A. SANSON, JR. |
| Nowata*•†. Cherokee Na. | E. B. Lawson. |
| ▲Okmulgee*.Creek Nation | See Muscogee. |
| Pauls Valley*•†C'k's'wNa. | BLANTON & WOLFE. |
| Purcell*•†.Chickasaw Na. | GEORGE M. MILLER. |
| Rush Springs*•†Ch'kasaw | See Marlow. |
| Ryan*•†...Chickasaw Na. | E. E. Morris. |
| ▲S. McAlester*•†Ch't'wNa. | MANSFIELD, McMURRAY & CORNISH. |
| Sapulpa*•†..... Creek Na. | See Tulsa. |
| ▲Tahlequah*.Cherokee Na. | John P. Buster. |
| ▲Tishomingo*. C'kas'w Na. | Treadwell & Lucas. |
| Tulsa*•†....Creek Nation | Poe & Campbell. |
| Vinita*•† ...Cherokee Na. | W. H. KORNEGAY. |
| Wagoner*•† Creek Nation | Watts & Watts. |
| ▲Wewoka*•†..Seminole Na. | See Muscogee. |
| Wynnew'd*•† C'kas'w Na. | CYRUS G. KEAN. |

## IOWA.

| Town and County. | Name. |
|---|---|
| Ackley*•† .....Hardin | J. S. Roberts. |
| Adair*•† .....Adair | S. B. Gwin. |
| ▲Adel*•† .....Dallas | P. S. HARRIS. |
| Afton*•† .....Union | H. P. Armitage. |
| Ainsworth*•†Washington | See Washington. |
| Akron*•†.....Plymouth | M. A. Agnes. |
| ▲Albia*•† .....Monroe | W. A. NICHOL. |
| Alden*•†.....Hardin | Furry Bros. |
| Alexander•† ....Franklin | See Hampton. |
| ▲Algona*•†.....Kossuth | SULLIVAN & McMAHON. |
| Allerton*•† ..... Wayne | D. D. Shirley. |
| ▲Allison*•† ..... Butler | W. S. Montgomery. |
| Almora†• .....Delaware | See Manchester. |
| Alta*•† .....Buena Vista | H. F. Schultz. |
| Altavista*•†...Chickasaw | See New Hampton. |
| Alton*•† .....Sioux | G. W. Pitts. |
| Altoona*•† ..... Polk | See Des Moines. |
| Alvord*• ..... Lyon | J. D. Stewart. |
| Ames*•† .....Story | G. A. Underwood. |
| ▲Anamosa*•† .....Jones | C. M. BROWN. |
| Anita*•† ..... Cass | Walter E. Haynes. |
| Anthon*•† .....Woodbury | Walling & Olsson. |
| Aplington*•†.....Butler | F. B. Royce. |
| Arcadia*•†..... Carroll | See Carroll. |
| Archer*•† .....O'Brien | See Primghar. |
| Arion*•† .....Crawford | See Charter Oak. |
| Arlington*•†..... Fayette | James Cooney. |
| Armstrong*•†....Emmett | I. M. Prichard. |
| Arthur*•† .....Ida | See Ida Grove. |
| Ashton*•† .....Osceola | See Sibley. |
| Atkins*•† .....Benton | See Vinton. |
| ▲Atlantic*•† ..... Cass | JAMES B. BRUFF. |
| ▲Audubon*•†.....Audubon | JOHN H. MOSIER. |
| Aurelia*•† .....Cherokee | T. B. Parker, Jr. |
| Aurora*•† .....Buchanan | See Independence. |
| Avoca*•†..Pottawattamie | J. L. Blanchard. |
| Ayrshire*•†.....Palo Alto | See Emmetsburg. |
| Badger*•† ..... Webster | See Fort Dodge. |
| Bagley*•† .....Guthrie | See Guthrie Center. |
| Bancroft*•† .....Kossuth | P. M. Barslow. |
| Barnes*•† ..... Mahaska | E. B. Skinner. |
| Barnum*•†.....Webster | See Fort Dodge. |
| Bartlett*•† ..... Fremont | See Hamburg. |
| Batavia*•† .....Jefferson | M. B. Sparks. |
| Battle Creek*•†.....Ida | H. L. Hastings. |
| Baxter*•† .....Jasper | See Newton. |
| Bayard*•† .....Guthrie | M. J. Hallinan. |
| Beaconsfield*•† .Ringgold | See Mount Ayr. |
| Beaman*•† .....Grundy | See Grundy Center. |
| ▲Bedford*•† .....Taylor | FLICK & JOHNSTON. |
| Belle Plaine*•†....Benton | T. H. MILNER. |
| Bellevue*•† ..... Jackson | Cole & Cole. |
| Belmond*•† .....Wright | BRADFORD KNAPP. |
| Bennett*•† .....Cedar | William Bierkamp. |
| Birmingham*•† Van Bur'n | W. S. Allen. |
| Blairsburg*•†...Hamilton | See Webster City. |
| Blairstown*•† .....Benton | P. H. Lynch. |
| Blanchard*•† .....Page | Frank Hooker. |
| Blencoe*•†.....Monona | See Onawa. |
| Blockton*•†.....Taylor | FRANK WISDOM. |
| ▲Bloomfield*•†.....Davis | S. S. CARRUTHERS. |
| Bode*•† .....Humboldt | See Humboldt. |
| Bonaparte*•†..Van Buren | See Keokuk. |
| Bondurant*•† .....Polk | See Des Moines. |
| ▲Boone*•† .....Boone | WHITAKER & DALE. |
| Boyden*•† ..... Sioux | John Connell. |
| Braddyville*•† ..... Page | See Clarinda. |
| Bradgate*•†....Humboldt | See Humboldt. |
| Brayton*•† ..... Audubon | James E. Bruce. |
| Breda*•†.....Carroll | See Carroll. |
| Bridgewater*•†.....Adair | See Greenfield. |
| Brighton*•†..Washington | See Washington. |
| Bristow*•† .....Butler | See Allison. |
| Britt*•†..... Hancock | John F. Thompson. |
| Brooklyn*•†....Poweshiek | John F. Talbott. |
| Brush Creek.....Fayette | See Arlington. |
| Buffalo Cent'r*•†Win'b'go | Patterson & Gordon. |
| ▲Burlington*•†.Des Moines | SEERLEY & CLARK. Refer to German-American Savings Bank. |
| Burt*•†.....Kossuth | See Algona. |
| Bussey*•†.....Marion | Theodore West. |
| Calamus*•†.....Clinton | See Clinton. |
| Callender*•†.....Webster | E. O. Fitz. |
| Calmar*•† ... Winneshiek | J. B. Kaye. |
| Calumet*•† .....O'Brien | See Primghar. |
| Cambridge*•† .....Story | M. M. Keller. |
| Cantril*•† .....Van Buren | Henry T. Cox. |
| Carlisle*•† ..... Warren | See Indianola. |
| ▲Carroll*•† ..... Carroll | F. M. POWERS. |
| Carson*•†.Pottawattamie | Ira Stitt. |
| Cascade*•† .....Dubuque | J. C. Kelly. |
| Casey*•† .....Guthrie | A. M. Fagan. |
| Castana*•† .....Monona | See Onawa. |
| Cedar Falls*•†BlackHawk | J. C. SCOTT. |
| Cedar Rapids*•† .....Linn | U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank. |
| Center Point*•†.....Linn | H. C. Pruity. |
| ▲Centerville*•†.Appanoose | VERMILION & VALENTINE. |
| Central City*•† .....Linn | See Cedar Rapids. |
| ▲Chariton*•†.....Lucas | F. M. STUART. |
| ▲Charles City*•†.....Floyd | ELLIS & ELLIS. |
| Charlotte*•† .....Clinton | See Clinton. |
| Charter Oak*•†.Crawford | Harding & Harding. |
| Chattsworth•†.....Sioux | See Hawarden. |
| Chelsea*•†.....Tama | See Toledo. |
| ▲Cherokee*•† ....Cherokee | THOMAS McCULLA. |
| Chester*•†.....Howard | See Cresco. |
| Churdan*•†.....Greene | N. F. Bates. |
| Cincinnati*•†..Appanoose | J. C. McDonald & Bro. |
| Clare*•† .....Webster | See Fort Dodge. |
| Clarence*•† .....Cedar | George McLeod. |
| ▲Clarinda*•† .....Page | T. E. CLARK. |
| ▲Clarion*•†.....Wright | NAGLE & NAGLE. |
| Clarksville*•† .....Butler | C. G. Burling. |
| Clearfield*•† .....Taylor | J. R. Plummer. |
| Clear Lake*•†Cerro Gordo | D. W. HURN. |
| Cleghorn*•† ....Cherokee | See Sioux City. |
| Clermont*•† .....Fayette | William Larrabee, Jr. |
| ▲Clinton*•†.....Clinton | CHASE & SEAMAN. Long distance Bell telephone, No. 88. References: City National Bk; Chicago, Northern Trust Co. |
| Clio*•†.....Wayne | See Corydon. |
| Coggon*•† .....Linn | Henry Troy. |
| Coin*•†.....Page | B. V. Draper. |
| Colesburg* .....Delaware | See Manchester. |
| Colfax*•† .....Jasper | G. M. Tripp. |
| College Springs* ....Page | J. R. Priest. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Collins*† ..... Story | See Rhodes. |
| Colo*†..... Story | See Nevada. |
| Columbus Junc.*†Louisa | F. M. MOLSBERRY. |
| Conrad*† ..... Grundy | W. A. Eckles. |
| Conway*† ..... Taylor | A. A. Leachey. |
| Coon Rapids*†.... Carroll | J. W. Lee. |
| ▲Corning*† ..... Adams | D. H. MEYERHOFF. |
| Correctionville*† Wo'd'y | Earl Edmunds. |
| Corwith*†..... Hancock | C. R. Wood. |
| ▲Corydon*†..... Wayne | HART & POSTON. |
| ▲Council Bluffs*†Pottaw'e | JOHN M. GALVIN. |
| Crawfordsville*† Wash'n | See Washington. |
| ▲Cresco*†..... Howard | REED & REED. |
| ▲Creston*†..... Union | SULLIVAN & SULLIVAN. |
| Crystallake*.... Hancock | See Garner. |
| Cumberland*†..... Cass | Curtis, Follett & Curtis. |
| Curlew*† ..... Palo Alto | See Emmetsburg. |
| Cushing*† .... Woodbury | See Holstein. |
| Cylinder*†..... Palo Alto | See Emmetsburg. |
| ▲Dakotah*†..... Humboldt | A. D. Bicknell. |
| Dallas Center*† ... Dallas | See Adel. |
| Dana*† ..... Greene | See Jefferson. |
| Danbury*† ... Woodbury | C. W. Piersol. |
| Danville*†... Des Moines | See Burlington. |
| ▲Davenport*† ..... Scott | WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house. |
| Davis City*†..... Decatur | J. H. King. |
| Dayton*†..... Webster | J. H. Lindberg. |
| Decatur*†..... Decatur | JOHN S. SHIELD. |
| ▲Decorah*† .. Winneshiek | H. F. BARTHELL. |
| Dedham*†..... Carroll | See Carroll. |
| Deep River*†. Poweshiek | See Montezuma. |
| Defiance*† ..... Shelby | See Harlan. |
| Delhi*†..... Delaware | E. C. Perkins. |
| Delmar*† ..... Clinton | See Clinton. |
| Delta*† ..... Keokuk | See Sigourney. |
| ▲Denison*† ..... Crawford | I. V. JACKSON. |
| Derby*†..... Lucas | J. A. Penick. |
| ¶▲Des Moines*†..... Polk | BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city. |
| " ..... " | DALE, ALLEN & PATTON. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank. |
| De Soto*† ..... Dallas | See Adel. |
| De Witt*†..... Clinton | R. B. WOLFE. |
| Dexter*† ..... Dallas | E. T. Short. |
| Diagonal*† ..... Ringgold | E. H. Stringham. |
| Dickens*†..... Clay | T. J. O'Donnell. |
| Dixon*† ..... Scott | See Wheatland. |
| Doliver ..... Emmet | See Armstrong. |
| Donnellson*†..... Lee | See Fort Madison. |
| Doon*† ..... Lyon | John P. Tinley. |
| Dow City*†..... Crawford | See Denison. |
| Dows*†..... Wright | I. C. Fenninger. |
| ▲Dubuque*† .... Dubuque | POWERS, LACY & BROWN. Refer to any banker or jobber in Dubuque. |
| Dumont*†..... Butler | See Allison. |
| Duncombe*†.... Webster | See Ft. Dodge. |
| Dunkerton*† Blackhawk | See Waterloo. |
| Dunlap*†..... Harrison | Stanley E. Wilmot. |
| Durant*†..... Cedar | D. H. Smoke. |
| Dyersville*†.... Dubuque | A. M. UTT. |
| Dysart*†..... Tama | See Vinton. |
| Eagle Grove*†... Wright | McGRATH & BRYAN. |
| Earlham*†..... Madison | C. B. Johnson. |
| Earling*†..... Shelby | See Harlan. |
| Earlville*†..... Delaware | W. I. Millen. |
| Early*†..... Sac | See Sac City. |
| East Peru*..... Madison | See St. Charles. |
| Eddyville*†..... Wapello | W. R. Nelson. |
| Edgewood*†..... Clayton | L. B. Blanchard. |
| Elberon*†..... Tama | E. P. Scrable. |
| Eldon*†..... Wapello | J. E. Varnum. |
| ▲Eldora*†..... Hardin | H. L. HUFF. |
| Eldridge*†..... Scott | See Davenport. |
| Elgin*†..... Fayette | L. J. Paldo. |
| ▲Elkader*†..... Clayton | W. A. Preston. |
| Elkport*†..... Clayton | See Elkader. |
| Elliott*†.... Montgomery | T. W. Craig. |
| Elston*†..... Ringgold | See Diagonal. |
| Ellsworth*s ..... Hamilton | See Webster City. |
| Elma*† ..... Howard | H. L. Spaulding. |
| Emerson*†..... Mills | See Carson. |
| ▲Emmetsburg*† Palo Alto | C. E. COHOON. |
| Epworth*†..... Dubuque | See Dubuque. |
| Essex*†..... Page | John S. Holland. |
| ▲Estherville*†..... Emmet | GEORGE W. ADAMS. |
| ▲Everly*†..... Clay | M. Fell. |
| Exira*†..... Audubon | W. R. Copeland. |
| Fairbank*†.... Buchanan | See Independence. |
| ▲Fairfield*†..... Jefferson | ROLLIN J. WILSON. |
| Farley*†..... Dubuque | See Dyersville. |
| Farmington*†Van Buren | W. D. McCORMICK. |
| Farnhamville*†. Calhoun | See Rockwell City. |
| Farragut*† .... Fremont | See Hamburg. |
| Fayette*†..... Fayette | T. D. Peterman. |
| Fenton ..... Kossuth | See Algona. |
| Fertile*..... Worth | See Northwood. |
| Floyd*†..... Floyd | See Charles City. |
| Fonda*†..... Pocahontas | W. H. Healy. |
| Fontanelle*†..... Adair | Charles T. Launder. |
| ▲Forest City*†Winnebago | L. O. HATCH. |
| Ft. Atkinson*†Win'eshi'k | See Decorah. |
| ▲Fort Dodge*†... Webster | FRANK FARRELL. |
| ▲Fort Madison*†..... Lee | HENRY S. BUESCHER. |
| Foster*†..... Monroe | See Albia. |
| Fostoria*s..... Clay | See Spencer. |
| Fredericksb'g*† Chick'w | See New Hampton. |
| Fremont*†..... Mahaska | See Oskaloosa. |
| Galt*†..... Wright | See Clarion. |
| Galva*†..... Ida | C. B. Mote. |
| Garden Grove*s. Decatur | S. H. Amos. |
| Garner*†..... Hancock | Ramsey & Blackstone. |
| Garrison*† ..... Benton | See Vinton. |
| Garwin*†..... Tama | R. P. Fitzgerald. |
| George*†..... Lyon | L. Vogt. |
| Germania*†..... Kossuth | E. O. Fitz. |
| Gilman*†..... Marshall | See Marshalltown. |
| Gilmore City*†Pocahon's | L. E. Bragland. |
| Gladbrook*† ..... Tama | G. L. Wilbur. |
| ▲Glenwood*†..... Mills | E. B. WOODRUFF. |
| Glidden*†..... Carroll | K. W. Marean. |
| Goldfield*†..... Wright | W. C. Dewel. |
| Goodell*†..... Hancock | W. O. Butterfield. |
| Gowrie*† ..... Webster | J. Y. STIER. |
| Graettinger*†.. Palo Alto | See Emmetsburg. |
| Grafton*†..... Worth | See Northwood. |
| Grand Junction*†Greene | W. W. Turner. |
| Grand River*†.. Decatur | See Leon. |
| Granville*†..... Sioux | See Orange City. |
| Gravity*† ..... Taylor | Charles Morris. |
| Gray*s..... Audubon | See Audubon. |
| Greeley*† ..... Delaware | See Manchester. |
| Greene*† ..... Butler | E. W. Seesbe. |
| ▲Greenfield*†..... Adair | J. A. STOREY. |
| Grimes*†..... Polk | See Des Moines. |
| Grinnell*†.... Poweshiek | HAINES & LYMAN. |
| Griswold*† ..... Cass | Bryant & Bryant. |
| ▲Grundy Center*†Grundy | R. J. WILLIAMSON. |
| ▲Guthrie Center*†Guthrie | JOHN W. FOSTER. |
| Guttenburg*s ..... Clayton | W. C. Lewis. |
| Halbur*†..... Carroll | See Carroll. |
| Hamburg*†..... Fremont | Hammond & Stevens. |
| ▲Hampton*†..... Franklin | JOHN M. HEMINGWAY. |
| Hancock*†Pottawatomie | See Avoca. |
| Hanlontown..... Worth | See Northwood. |
| Hardy*† ..... Humboldt | See Livermore. |
| ▲Harlan*†..... Shelby | T. R. MOCKLER. |
| Harper*†..... Keokuk | See Sigourney. |
| Harris*†..... Osceola | Dean & Belknap. |
| Hartley*†..... O'Brien | J. W. WALTER. |
| Hastings*† ..... Mills | See Glenwood. |
| Havelock*†.. Pocahontas | See Pocahontas. |
| Hawarden*†..... Sioux | JOHN B. VAN DYKE. |
| Hawkeye*† ..... Fayette | Y. E. Dibble. |
| Hayfield*†..... Hancock | See Garner. |
| Hazleton*† ... Buchanan | E. R. Prindle. |
| Hedrick*†..... Keokuk | JOHN T. BROOKS. |
| Henderson*†..... Mills | See Glenwood. |
| Holstein*† ..... Ida | R. H. Smith. |
| Hopkinton*†... Delaware | See Delhi. |
| Hornick*† ... Woodbury | See Sioux City. |
| Hosper*†..... Sioux | See Orange City. |
| Hubbard*†..... Hardin | E. R. Seaton. |
| Hudson*†... Black Hawk | See Waterloo. |
| Hull*†..... Sioux | See Sheldon. |
| Humboldt*† .. Humboldt | PROUTY, COYLE & PROUTY. |
| Humeston*†..... Wayne | Poston & Aten. |
| Huntington ..... Emmet | See Armstrong. |
| ▲Ida Grove*†..... Ida | HMER S. BRADSHAW. |
| Imogene*†..... Fremont | See Hamburg. |
| ▲Independence*†Buchan'n | COOK & LEACH. |
| ▲Indianola*†..... Warren | O. C. BROWN. |
| Inwood*†..... Lyon | See Rock Rapids. |
| Ionia*†..... Chickasaw | See New Hampton. |
| Iowa City*†..... Johnson | A. E. SWISHER. |
| Iowa Falls*†..... Hardin | A. M. BRYSON. |
| Ireton*†..... Sioux | S. H. Carr. |
| Irwin*†..... Shelby | See Harlan. |
| Jamaica* ..... Guthrie | See Perry. |
| Janesville*†..... Bremer | M. B. Dougherty. |
| ▲Jefferson*†..... Greene | OWEN LOVEJOY. |
| Jesup*†..... Buchanan | James Dalton. |
| Jewell*..... Hamilton | J. M. Blake. |
| Jolley*†..... Calhoun | See Rockwell City. |
| Kalona*†.... Washington | W. H. Palmer. |
| Kanawha..... Hancock | See Britt. |
| Kamrar*†..... Hamilton | See Webster City. |
| Kellerton*†.... Ringgold | W. W. Peasley. |
| Kellogg*†..... Jasper | E. M. Ives. |
| Kensett*†..... Worth | See Northwood. |

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▲ County Seat. * Money Order Office. s Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Kent*†.....Union | See Creston. |
| ▲Keokuk*†.....Lee | HAZEN I. SAWYER. Refers to Keokuk Savings Bank. |
| ▲Keosauqua*†.Van Buren | MITCHELL & SLOAN. |
| Keota*†.....Keokuk | See Sigourney. |
| Keswick*†.....Keokuk | See Sigourney. |
| Keystone*†.....Benton | See Blairstown. |
| Kingsley*† ....Plymouth | John M. Wormley. |
| Kiron*.....Crawford | See Denison. |
| Kirkman*†..... Shelby | See Harlan. |
| Klemme*† ..... Hancock | See Garner. |
| Knowlton*†... Ringgold | See Blockton. |
| ▲Knoxville*† .....Marion | G. W. Crozier. |
| Lacona*†.....Warren | See Indianola. |
| Ladora*†.....Iowa | See Marengo. |
| Lake City*†.....Calhoun | HUTCHISON & JACOBS. |
| Lake Mills*†.Winnebago | L. W. Torgeson. |
| Lake Park*† ..Dickinson | W. S. King. |
| Lake View*†..... Sac | See Sac City. |
| Lamoni*†.....Decatur | R. P. Olsen. |
| Lamont*†.....Buchanan | See Independence. |
| Lamotte*†.....Jackson | See Maquoketa. |
| Lansing*●.....Allamakee | J. H. Trewin. |
| La Porte City*†Bl'k H'wk | S. T. Mears. |
| Larchwood*† ..... Lyon | W. T. Ryan. |
| Larrabee*†.....Cherokee | A. R. Molyneux. |
| Latimer*† .....Franklin | See Hampton. |
| Laurens*† ...Pocahontas | J. H. ALLEN. |
| Lawler*†.....Chickasaw | Wm. H. Parker. |
| Ledyard*† .....Kossuth | See Algona. |
| Leeds*† ..... Woodbury | See Sioux City. |
| Lehigh*† .....Webster | G. D. Thompson. |
| ▲Le Mars*† .....Plymouth | E. T. BEDELL. |
| Lenox*†.....Taylor | A. J. Johnson. |
| ▲Leon*†.....Decatur | V. R. McGINNIS. |
| Leroy*†.....Decatur | See Leon. |
| Lester*●.....Lyon | J. L. Mitchell. |
| Letts*† .....Louisa | P. T. McVay. |
| Lewis*†.....Cass | F. J. Macomber. |
| Lime Spring*†...Howard | C. N. Flagler. |
| Linden*†.....Dallas | See Adel. |
| Lineville*†.....Wayne | J. F. Duff. |
| Linn Grove*†Buena Vista | C. L. Ward. |
| Lisbon*† .....Linn | W. M. Whittemore. |
| Liscomb*† .....Marshall | See Marshalltown. |
| Little Rock*†.....Lyon | See Rock Rapids. |
| Little Sioux* ....Harrison | L. H. Bassett. |
| Livermore*† ..Humboldt | F. M. Miles. |
| ▲Logan*† .....Harrison | L. R. BOLTER & SONS. |
| Lohrville*†.....Calhoun | William Towers. |
| Lone Rock.....Kossuth | See Algona. |
| Lone Tree*† ..... Johnson | See Iowa City. |
| Lorimor*† ..... Union | Wisdom & Shatto. |
| Lost Nation*†....Clinton | See Clinton. |
| Lovilia*†.....Monroe | See Albia. |
| Lowden*†.....Cedar | D. D. McGillivray. |
| Lucas*† ..... Lucas | J. C. Baker, Jr. |
| Lu Verne*†.....Kossuth | Charles W. Goodwin. |
| Lynnville*†.....Jasper | Joseph Arnold. |
| Lyons*† .....Clinton | See Clinton. |
| Macedonia*† Pot'w't'mie | J. C. Rayburn. |
| Madrid*† .....Boone | J. W. Near. |
| Magnolia* .....Harrison | See Logan. |
| Malcolm*†....Poweshiek | H. E. Boyd. |
| Mallard*† .....Palo Alto | See Emmetsburg. |
| Malvern*† ..... Mills | D. E. WHITFIELD. |
| ▲Manchester*† ..Delaware | BRONSON & CARR. |
| Manilla*† .....Crawford | See Denison. |
| Manly* ..... Worth | See Northwood. |
| Manning*†.....Carroll | THOMAS H. BOYLAN. |
| Manson*†.....Calhoun | B. B. FOSTER. |
| Mapleton*†.....Monona | Chrisman & Chrisman. |
| ▲Maquoketa*†.....Jackson | C. W. FEARN. |
| Marathon*†. Buena Vista | See Storm Lake. |
| Marble Rock*†.....Floyd | C. F. Beelar. |
| Marcus*†..... Cherokee | J. E. Jones. |
| ▲Marengo*†.....Iowa | THOMAS STAPLETON. |
| ▲Marion*†.....Linn | GIFFEN & VORIS. |
| Marne*† .....Cass | See Atlantic. |
| ▲Marshalltown*† Marshall | J. M. WHITAKER. Refers to any bank in the city. |
| Martinsburg*†..Keokuk | See Sigourney. |
| ▲Mason City*†.Cerro G'do | BLYTHE & MARKLEY. |
| Masonville*†....Delaware | See Manchester. |
| Massena*† .....Cass | Temple & Temple. |
| Matlock*†.....Sioux | See Orange City. |
| Maurice*†.....Sioux | See Orange City. |
| Maxwell*†.....Story | E. H. Addison. |
| Maynard*●.....Fayette | See Oelwein. |
| McCallsburg*†.....Story | F. H. Noble. |
| McGregor*†.....Clayton | A. Chapin. |
| McIntire*†.....Mitchell | See Riceville. |
| Mechanicsville*†..Cedar | W. H. Smith. |
| Medinapolis*†.Des Moines | J. H. Scott. |
| Melbourne*†.....Marshall | See Marshalltown. |
| Melrose*†.....Monroe | See Albia. |
| Menlo*†.....Guthrie | See Stuart. |
| Meriden*†.....Cherokee | See Cherokee. |
| Merrill*†.....Plymouth | W. J. Lawrence. |

| Town and County. | Name. |
|---|---|
| Meservey*†.Cerro Gordo | See Mason City. |
| Miles*†.....Jackson | See Sabula. |
| Milford*†.....Dickinson | J. L. Bascom. |
| Miller*†..... Hancock | See Garner. |
| Milo*†.....Warren | G. W. Burgess. |
| Milton*†.....Van Buren | See Keosauqua. |
| Minburn*†.....Dallas | See Adel. |
| Minden*† Pottawattamie | John W. Crow. |
| Mingo*†.....Jasper | See Newton. |
| Missouri Valley*†Har's'n | C. W. KELLOGG. |
| Mitchell*†.....Mitchell | See Osage. |
| Mitchellville*†.....Polk | F. W. Swearingen. |
| Modale*†.....Harrison | See Missouri Valley. |
| Mondamin*† ...Harrison | L. C. Brown. |
| Monona*†.....Clayton | See Postville. |
| Monroe*†.....Jasper | J. Kipp & Son. |
| ▲Montezuma*† Poweshiek | CLARK & CLARK. |
| Monticello*†.....Jones | M. W. HERRICK. |
| Montour*†.....Tama | C. J. Stevens. |
| Moorhead*.....Monona | See Onawa. |
| Moravia*†.....Appanoose | A. B. Horn. |
| Morning Sun*†....Louisa | Courts & Curran. |
| Moulton*† ...Appanoose | J. R. Barkley. |
| Mount Auburn*†.Benton | See Vinton. |
| ▲Mount Ayr*† ..Ringgold | R. F. ASKREN. |
| ▲Mount Pleasant*†.Henry | BABB & BABB. |
| Mount Union*† ...Henry | See Mount Pleasant. |
| Mount Vernon*●.....Linn | Charles W. Kepler. |
| Moville*†.....Woodbury | See Kingsley. |
| Murray*●†.....Clarke | A. B. Miller. |
| ▲Muscatine*† ..Muscatine | JAYNE & HOFFMAN. |
| Mystic*† .....Appanoose | K. E. LEIGHTON. |
| Nashua*†.....Chickasaw | Springer, Clary, & Yarger. |
| Nemaha .....Sac | See Odebolt. |
| Neola*† ..Pottawattamie | J. G. Bardsley. |
| ▲Nevada*† .....Storey | GEORGE W. DYER. |
| New Albin*†.Allamakee | See Waukon. |
| Newell*†....Buena Vista | I. W. Bane. |
| Newhall*†.....Benton | See Blairstown. |
| ▲New Hampton*† Ch'kasa | J. W. SANDUSKY. |
| New Hartford*† ..Butler | See Allison. |
| New Liberty*●.....Scott | See Durant. |
| New London*†.....Henry | L. W. Chrissinger. |
| New Market*†.....Taylor | See Clarinda. |
| New Providence*.Hardin | See Eldora. |
| New Sharon*†..Mahaska | See Oskaloosa. |
| ▲Newton*†.....Jasper | W. G. CLEMENTS. |
| New Virginia*† ..Warren | W. J. Davidson. |
| Nichols*†.....Muscatine | See West Liberty. |
| Nodaway*†.....Adams | See Villisca. |
| Nora Springs*†....Floyd | Fred Haynes. |
| North English*†....Iowa | J. D. Butler. |
| ▲Northwood*†.....Worth | M. A. Zollinger. |
| Norwalk*†.....Warren | See Indianola. |
| Norway*† .....Benton | See Bellefontaine. |
| Oakland*† Pottawatt'mie | A. B. Johns. |
| Oakville*† .....Louisa | See Wapello. |
| Ocheyedan*† ....Osceola | See Sibley. |
| Odebolt*† .....Sac | W. A. Helsell. |
| Oelwein*† .....Fayette | ANDERS & ELLIOTT. |
| Ogden*†.....Boone | E. M. Andrews. |
| Olds*† .....Henry | See Mt. Pleasant. |
| Olin*†.....Jones | B. J. Lancamp. |
| ▲Onawa*†.....Monona | CHARLES E. UNDERHILL. |
| Onslow*†.....Jones | See Anamosa. |
| ▲Orange City*†.....Sioux | G. W. PITTS. |
| Orient*†.....Adair | See Greenfield. |
| ▲Osage*†.....Mitchell | GALEN F. HUMBERT. |
| ▲Osceola*†.....Clarke | WILLIAM B. TALLMAN. |
| ▲Oskaloosa*†.....Mahaska | W. W. HASKELL. |
| Ossian*†.....Winneshiek | M. J. Carter. |
| Otho*†.....Woodbury | Cutting & Willett. |
| Ottosen*.....Humboldt | See Dakota. |
| ▲Ottumwa*† .....Wapello | E. E. McELROY. Refers to First and Ottumwa National banks. |
| Oxford*† .....Johnson | P. R. Ford. |
| Oxford Junction*†.Jones | O. J. Felton. |
| Packwood*† ...Jefferson | See Fairfield. |
| Panama*†.....Shelby | See Harlan. |
| Panora*†.....Guthrie | J. W. Morris. |
| Parkersburg*† ....Butler | Cartright, Arbuckle & Evans. |
| Parnell*† .....Iowa | See Williamsburg. |
| Paton*†.....Greene | See Jefferson. |
| Paullina*† .....O'Brien | David Algyer. |
| Pella*† .....Marion | P. H. BOUSQUET. |
| Percival*† .....Fremont | See Hamburg. |
| Perry*†.....Dallas | CARDELL & GIDDINGS. |
| Persia*†.....Harrison | See Avoca. |
| Peterson*† .....Clay | E. W. Fillmore. |
| Pierson*†.....Woodbury | See Correctionville. |
| Pilot Mound*† ....Boone | See Boone. |
| Pioneer*†..... Humboldt | See Gilmore City. |
| Plainfield*†.....Bremer | See Waverly. |
| Pleasanton*†....Decatur | See Leon. |
| Pleasantville*†...Marion | See Knoxville. |
| Plover*†.....Pocahontas | See Rolfe. |
| Plymouth*† Cerro Gordo | See Mason City. |
| ▲Pocahontas*. Pocahontas | W. C. Ralston. |
| Pomeroy*†.....Calhoun | D. M. Kelleher. |

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| Town and County. | Name. |
|---|---|
| Popejoy*†.....Franklin | J. H. Popejoy. |
| Portsmouth*† ....Shelby | See Harlan. |
| Postville*† ...Allamakee | William Shepherd. |
| Prairie City*†.....Jasper | Clements & Arnold. |
| Prescott*†.....Adams | See Corning. |
| Preston*† .....Jackson | A. L. Bartholomew. |
| ▲Primghar*†.....O'Brien | O. H. MONTZHEIMER. |
| Promise City*† .. Wayne | See Corydon. |
| Pulaski*†..... Davis | See Bloomfield. |
| Quimby*†.....Cherokee | See Cherokee. |
| Radcliffe*† .....Hardin | Frank H. Noble. |
| Randall*† ..... Hamilton | See Webster City. |
| Randolph*† .....Fremont | See Sidney. |
| Redding*† ..... Ringgold | J. M. Bellamy. |
| Redfield*† .....Dallas | See Adel. |
| ▲Red Oak*†.Montgomery | R. W. BEESON. |
| Reinbeck*† .....Grundy | S. W. DeWolf. |
| Remsen*† .....Plymouth | E. S. Lloyd. |
| Renwick*● ..... Humboldt | See Humboldt. |
| Rhodes*† .....Marshall | Thomas Watts. |
| Riceville*† .....Mitchell | B. N. Hendricks. |
| Richland*† .....Keokuk | P. L. Moorman. |
| Ridgeway*† Winneshiek | W. H. Klemme. |
| Ringsted.....Emmet | See Estherville. |
| Rippey*† .....Greene | See Perry. |
| Riverside*† Washington | See Washington. |
| Riverton*† .... Fremont | W. H. Norcutt. |
| Rockford*† .....Floyd | C. S. Moore. |
| ▲Rock Rapids*† .....Lyon | GREENLEAF & GREENLEAF. |
| Rock Valley*† .... Sioux | O. G. Reiniger. |
| Rockwell*† Cerro Gordo | Campbell & Kehoe. |
| ▲Rockwell City*† Calhoun | M. W. FRICK. |
| Rodman*† .....Palo Alto | See Ruthven. |
| Rodney*† .....Monona | See Mapleton. |
| Roland*† ..... Story | See Nevada. |
| Rolfe*† .....Pocahontas | S. H. Kerr. |
| Rowan*† ..... Wright | See Clarion. |
| Rudd*† ..... Floyd | See Charles City. |
| Russell*† ..... Lucas | See Chariton. |
| Ruthven*● .....Palo Alto | WM. A. O'DONNELL. |
| Rutland*† .....Humboldt | See Dakotah. |
| Ryan*† .....Delaware | See Manchester. |
| Sabula*† .....Jackson | George E. Hilsinger. |
| ▲Sac City*† .....Sac | MILES W. NEWBY. |
| Salem*† .....Henry | F. S. Bell. |
| Salix*† .....Woodbury | See Sioux City. |
| Sanborn*† .....O'Brien | C. A. Babcock. |
| Schaller*† .....Sac | A. P. Searle. |
| Schleswig .....Crawford | See Denison. |
| Scranton*† ..... Greene | Clark & Cressler. |
| Sexton*† ..... Kossuth | See Algona. |
| Seymour*† .....Wayne | See Corydon. |
| Shannon City*† ...Union | See Creston. |
| Sharpsburg* ..... Taylor | See Bedford. |
| Sheffield*† ..... Franklin | C. F. Johnston. |
| Shelby*† .....Shelby | W. S. Wickersham. |
| Sheldahl*† ..... Polk | See Des Moines. |
| Sheldon*† .....O'Brien | G. T. WELLMAN. |
| Shell Rock*† ..... Butler | G. A. McIntyre. |
| Shellsburg*† .....Benton | See Vinton. |
| Shenandoah*† .....Page | W. P. FERGUSON. |
| ▲Sibley*† .....Osceola | G. W. LISTER. |
| ▲Sidney*† .....Fremont | W. E. Mitchell. |
| ▲Sigourney*† ..... Keokuk | C. M. BROWN. |
| Silver City*† ..... Mills | See Glenwood. |
| Sioux Center*† .....Sioux | See Orange C ty. |
| ▲Sioux City*† ..Woodbury | QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office |
| Sioux Rapids*†.Buena V. | D. F. Johnson. |
| Slater*† .....Story | S. O. Wald. |
| Sloan*† .....Woodbury | W. D. Buckley. |
| Smithland*†..Woodbury | See Oto. |
| Solon*† .....Johnson | See Iowa City. |
| South English*†.Keokuk | See Sigourney. |
| ▲Spencer*† .....Clay | CORY & BEMIS. |
| ▲Spirit Lake*†..Dickinson | Cory, Arnold, & Everett. |
| Springville*● .....Linn | See Marion. |
| Stacyville*● ..... Mitchell | See Osage. |
| Stanhope*† ....Hamilton | See Webster City. |
| Stanley*† .....Buchanan | See Independence. |
| St. Ansgar*† .....Mitchell | See Osage. |
| St. Anthony*†..Marshall | See Marshalltown. |
| Stanton*† ..Montgomery | See Red Oak. |
| Stanwood*† .....Cedar | See Tipton. |
| State Center*†..Marshall | James Allison. |
| St. Benedict .....Kossuth | See Algona. |
| St. Charles*† ....Madison | C. F. Wood & Co. |
| SteamboatRock*†Hardin | See Eldora. |
| ▲Storm Lake*†..Buena V. | A. D. BAILIE. |
| Story City*† .....Story | Bartlett & Slaughter. |
| Stratford*† .....Hamilton | See Webster City. |
| Strawberry Point*†Ct'n | A. R. Cole. |
| Struble*† .....Plymouth | See Le Mars. |
| Stuart*† ..... Guthrie | F. O. HINKSON. |
| Sully*† .....Jasper | See Newton. |
| Sumner*† ..... Bremer | W. R. McClure. |
| Superior*† .... Dickinson | See Spirit Lake. |

| Town and County. | Name. |
|---|---|
| Sutherland*† .... O'Brien | George F. Colcord. |
| Swaledale*†Cerro Gordo | See Mason City. |
| Swan*† ..... Marion | E. Stout. |
| Swea City*† .....Kossuth | J. M. Dye. |
| Tabor*† ..... Fremont | L. A. Hill. |
| Tama*† ..... Tama | See Toledo. |
| Templeton*† ..... Carroll | See Carroll. |
| Terril* .....Dickinson | See Spirit Lake. |
| Thompson*† ..Winnebago | John A. Hyndman. |
| Thor*† .....Humboldt | See Humboldt. |
| Thornburg*† ... Keokuk | See Sigourney. |
| Thornton*† Cerro Gordo | Cliggett & Rule. |
| Thurman* ..... Fremont | See Sidney. |
| Tingley*† ..... Ringgold | See Mt. Ayr. |
| ▲Tipton*† .....Cedar | WRIGHT & WRIGHT. |
| Titonka.....Kossuth | E. J. Berry. |
| ▲Toledo*† ..... Tama | STRUBLE & STIGER. |
| Tracy*† ..... Tama | Endicott & Pratt. |
| Tripoli*† .....Bremer | See Waverly. |
| Truro*† .....Madison | See New Virginia. |
| Union*† ..... Hardin | E. W. Lundy. |
| University Place*....Polk | See Des Moines. |
| Urbana* ..... Benton | Fred Wyckoff. |
| Ute*† ..... Monona | Richard & McMaster. |
| Vail*† .....Crawford | M. V. O'Hare. |
| Valley Junction*† .. Polk | Herman Raaz. |
| Van Horne*† .... Benton | See Blairstown. |
| Vanmeter*† ..... Dallas | See Adel. |
| Van Wert*† .... Decatur | See Garden Grove. |
| Ventura* ... Cerro Gordo | See Mason City. |
| Victor*† .....Iowa | T. A. Victor. |
| Villisca*† .. Montgomery | F. P. GREENLEE. |
| Vincent*† .....Webster | See Ft. Dodge. |
| ▲Vinton*† ..... Benton | CATO SELLS. |
| Volga*† ..... Clayton | See Elkader. |
| Walcott*† ..... Scott | See Davenport. |
| Walker*† .....Linn | See Marion. |
| Wallingford*† ...Emmet | L. Woods. |
| Wall Lake*† .....Sac | A. B. Barclay. |
| Walnut*† Pottawattamie | O. Mosher. |
| ▲Wa; ello*† ..... Louisa | L. A. & R. L. REILEY. |
| ▲Washington*† . Wash'ton | MARSH W. BAILEY. |
| Washta*† ..... Cherokee | H. L. Loft. |
| ▲Waterloo*† .Black Hawk | MULLAN & PICKETT. |
| Watkins*† .....Benton | See Marengo. |
| Waucoma* ..... Fayett | J. B. Rockwood. |
| ▲Waukon*† ... Allamakee | D. J. MURPHY. |
| ▲Waverly*† .....Bremer | J. Y. HAZLETT. |
| Wayland*† ..... Henry | See Mt. Pleasant. |
| Webb..... Clay | See Spencer. |
| ▲Webster City*†Hamilton | A. N. BOEYE. |
| Weldon*† ..... Decatur | See Leon. |
| Wellman*† .. Washington | H G. Moore. |
| Wellsburg*† .... Grundy | See Grundy Center. |
| Wesley*† .....Kossuth | Bonar & Fellows. |
| West Bend*† .. Palo Alto | G. C. Hoover. |
| West Branch*† .... Cedar | George C. Hoover. |
| Westfield* .....Plymouth | J. C. Button. |
| Westgate*† ..... Fayette | See Oelwein. |
| West Liberty*†.Muscat'e | J. E. McINTOSH. |
| West Mitchell*●. Mitchell | See Osage. |
| West Point*† ..... Lee | See Fort Madison. |
| West Side*† ... Crawford | John C. Suler. |
| ▲West Union*† ...Fayette | AINSWORTH & AINSWORTH. |
| What Cheer*† ...Keokuk | T. C. LEGOE. |
| Wheatland*† .....Clinton | Carroll Bros. |
| Whiting*† ..... Monona | A. M. Bowen. |
| Whittemore*† .. Kossuth | Welt Miller. |
| Whitten*† ..... Hardin | See Eldon. |
| Williams*† .....Hamilton | Gade Bros. |
| Williamsburg*† .... Iowa | THOMAS & THOMAS. |
| Wilton Jc*.....Muscatine | E. P. Ingham. |
| Winfield*† ..... Henry | B. B. Lindly. |
| ▲Winterset*† ..... Madison | FREDERICK MOTT. |
| Winthrop*† ... Buchanan | See Independence. |
| Wiota*† .....Cass | See Atlantic. |
| Woden .....Hancock | William Doolittle. |
| Woodbine*† ....Harrison | H. F. Johns. |
| Woodburn*† .....Clarke | See Osceola. |
| Woodward*† ..... Dallas | See Perry. |
| Woolstock*† ..... Wright | L. W Tyrrell. |
| Worthington*† .Dub'que | See Farley. |
| Wyoming*† .....Jones | W. I. CHAMBERLAIN. |
| Yale*† ..... Guthrie | I. C. Sheets. |
| Yarmouth*†. Des Moines | See Mediapolis. |
| Zearing*† ..... Story | See Nevada. |

## KANSAS.

| | |
|---|---|
| ▲Abilene*† ..... Dickinson | H. L. HUMPHREY. |
| Admire*† ..... Lyon | Fremont Miller. |
| Allen*† ..... Lyon | Will Wayman. |
| ▲Alma*† .....Wabaunsee | J. B. BARNES. |
| Almena*† ..... Norton | See Norton. |
| Alton*† ..... Osborne | Brown & Goddard. |
| Altoona*† ..... Wilson | R. O. Graham. |
| ▲Anthony*† ..... Harper | H. LLEWELYN JONES. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Arcadia*† .....Crawford | O. S. Henderson. |
| Argentine*† ..Wyandotte | See Kansas City, Mo. |
| Argonia*† .....Sumner | E. W. Springer. |
| Arkansas City*† .Cowley | NORMAN BARKER. |
| Arlington*† .....Reno | Austin O. Hays. |
| ▲Ashland*† .....Clark | H. J. Bone. |
| ▲Atchison.*† ....Atchison | WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison. |
| Athol*† .....Smith | See Smith Center. |
| Attica*† .....Harper | J. D. Bradley. |
| ▲Atwood*† .....Rawlins | J. P. Noble. |
| Augusta*† .....Butler | See El Dorado. |
| Axtell*† .....Marshall | See Marysville. |
| Baileyville*† ....Nemaha | See Seneca. |
| Baldwin*† .....Douglas | See Lawrence. |
| Barnard*† .....Lincoln | See Lincoln. |
| Barnes*† ....Washington | See Washington. |
| Baxter Springs*† Chero'e | W. H. Hornor. |
| Beattie*† .....Marshall | S. B. Berry. |
| Belle Plaine*† ...Sumner | Forney & Wilson. |
| ▲Belleville*† .....Republic | B. T. Bullen. |
| ▲Beloit*† .....Mitchell | FRANK A. LUTZ. |
| Bennington*† ....Ottawa | See Minneapolis. |
| Bern*† .....Nemaha | See Seneca. |
| Blue Mound*† .....Linn | C. F. Nessley. |
| Blue Rapids*† ..Marshall | H. A. Russell. |
| Bluff City*† .....Harper | W. T. Cowgill. |
| Bonner Springs*Wy'nd'te | J. A. Blackman. |
| Bronson*† ..... Bourbon | D. E. Earl. |
| Bucklin*† .....Ford | See Dodge City. |
| Buffalo*† .....Wilson | See Yates Center. |
| Burden*† .....Cowley | S. J. Day. |
| Burlingame*† .....Osage | J. T. PRINGLE. |
| ▲Burlington*† .....Coffey | E. N. CONNAL. |
| Burr Oak*† .....Jewell | D. J. Coy. |
| Burrton*† .....Harvey | W. L. Dalley. |
| Bushton*† .....Rice | G. F. Hauser. |
| Caldwell*† .....Sumner | BURNETT & SIMONS. |
| Caney*† ...Montgomery | Porter & Barr. |
| Canton*† .....McPherson | See McPherson. |
| Carbondale*† .....Osage | C. T. Neihart. |
| Cawker City*† ..Mitchell | Clark A. Smith. |
| Cedar Vale*† Chautauqua | William P. Lynch. |
| Centralia*† .....Nemaha | P. L. Burlingame. |
| Chanute*† ..... Neosho | C. A. COX. |
| Chapman*† ...Dickinson | See Abilene. |
| Chase*† ..... Rice | See Lyons. |
| Cheney*† .....Sedgwick | See Wichita. |
| Cherokee*† ....Crawford | E. A. Perry. |
| Cherryvale*† .Montg'ery | J. W. Holdren. |
| Chetopa*† .....Labette | A. R. Bell. |
| ▲Cimarron*† .....Gray | William Hoover. |
| Circleville*† .... Jackson | See Holton. |
| Claflin*† .....Barton | See Great Bend. |
| ▲Clay Center*† .....Clay | STACKPOLE & GATES. |
| Clearwater*† ..Sedgwick | See Wichita. |
| Clifton*† ....Washington | Hamilton & Harmon. |
| Clyde*† .....Cloud | C. W. VAN DE MARK. |
| Coffeyville*† ..Montg'ery | DOOLEY & KEITH. |
| ▲Colby*† .....Thomas | Joseph A. Gill. |
| ▲Coldwater*† ..Comanche | C. M. Myers. |
| Colony*† .....Anderson | M. A. Carmichael. |
| ▲Columbus*† ...Cherokee | C. A. McNEILL. |
| Colwich*† .....Sedgwick | George W. Steenwood. |
| ▲Concordia*† .....Cloud | PULSIFER & ALEXANDER. |
| Conway Springs*† .Sum'r | See Wellington. |
| Corning*† .....Nemaha | See Seneca. |
| ▲Cottonwood Falls*† .Ch'e | S. B. WOOD. |
| ▲Council Grove*† .Morris | J. K. OWENS. |
| Courtland*† ....Republic | C. A. Kimball. |
| Cuba*† .....Republic | John Brown. |
| Delphos*† .....Ottawa | J. W. Barker. |
| Dentonville*† .Doniphan | See Troy. |
| Dexter*† .....Cowley | J. H. Watkins. |
| ▲Dighton*† .....Lane | J. S. SIMMONS. |
| ▲Dodge City*† .....Ford | SUTTON & MADISON. |
| Douglass*† .....Butler | W. P. Knote. |
| Downs*† .....Osborne | J. A. Travers. |
| Duniap*† .....Morris | J. B. Lamb. |
| Edgerton*.....Johnson | See Olathe. |
| Edna*† .....Labette | J. S. Hileman & Son. |
| Effingham*† .....Atchison | See Atchison. |
| ▲Eldorado*† .....Butler | H. W. SCHUMAKER. |
| Elk City*† .Montgomery | S. H. Piper. |
| Ellinwood*† ..... Barton | J. F. Dunn. |
| Ellis*† .....Ellis | See Hays. |
| ▲Ellsworth*† ...Ellsworth | IRA E. LLOYD. |
| Elmdale*† .....Chase | See Cottonwood Falls. |
| Elsmore*† .....Allen | See Iola. |
| ▲Emporia*† .....Lyon | J. HARVEY FRITH. |
| Enterprise*† . Dickinson | See Abilene. |
| ▲Erie*† ..... Neosho | J. L. DENISON. |
| Eskridge*† ..Wabaunsee | J. J. Mitchell. |
| Eudora*† .....Douglas | O. G. Richards. |
| Eureka*† ....Greenwood | D. B. FULLER. |
| Everest*† .....Brown | R. C. Jones. |
| Fairview*† .....Brown | Newton & Newton. |

| Town and County. | Name. |
|---|---|
| Fall River*† .Greenwood | See Fredonia. |
| Florence*† .....Marion | See Marion. |
| ▲Fort Scott*† ....Bourbon | HULETT & HULETT. Refer to Bank of Fort Scott. |
| Frankfort*† ....Marshall | Gregg & Gregg. |
| Frederick*† .....Rice | See Lyons. |
| ▲Fredonia*† ..... Wilson | WILLITS & COOPER. |
| Fulton*† .....Bourbon | J. A. Pritz. |
| Galena*† ..... Cherokee | JOHN R. SAPP. |
| ▲Garden City*† ....Finney | H. F. Mason. |
| Gardner*† ..... Johnson | See Olathe. |
| ▲Garnett*† .....Anderson | N. L. BOWMAN. |
| Gaylord*† .....Smith | E. J. Blake. |
| Geneseo*† ..... Rice | See Lyons. |
| ▲Girard*† ..... Crawford | B. S. GAITSKILL. |
| Glasco*† ..... Cloud | See Concordia. |
| Glen Elder*† ....Mitchell | See Beloit. |
| Goffs*† .....Nemaha | See Seneca. |
| ▲Goodland*† .... Sherman | JOHN HARTZLER. |
| ▲Gove*..... Gove | O. B. Jones. |
| ▲Great Bend*† .....Barton | F. V. RUSSELL. |
| Greeley*† .....Anderson | See Garnett. |
| Green*† ..... Clay | See Clay Centre. |
| Greenleaf*† .Washington | W. P. Mudgett. |
| ▲Greensburg*† ....Kiowa | JOHN W. DAVIS. |
| Grenola*† ..... Elk | J. T. Lauter. |
| Gypsum*† ..... Saline | William Meneley. |
| Haddam*† .. Washington | R. O. Woody. |
| Halstead*† ..... Harvey | See Newton. |
| Hamlin*† ..... Brown | See Hiawatha. |
| Hanover*† . Washington | H. R. Fulton. |
| Harper*† ..... Harper | Washbon & Washbon. |
| Hartford*† ..... Lyon | See Emporia. |
| Hartland*† .....Kearney | See Garden City. |
| Haven*† ..... Reno | See Hutchinson. |
| Havensville*† .Potta'mie | T. J. Richardson. |
| ▲Hays*† ..... Ellis | REEDER & REEDER. |
| Hazelton*† ..... Barber | W. C. Alford. |
| Herington*† .. Dickinson | P. L. Thurman. |
| Herndon*† ..... Rawlins | See Atwood. |
| ▲Hiawatha*† ..... Brown | MEANS & SMITH. |
| Highland*† .....Doniphan | JAMES L. ALLEN. |
| ▲Hill City*† .....Graham | F. D. Turck. |
| Hillsboro*† ..... Marion | See Marion. |
| Holsington*† ..... Barton | J. B. Prose. |
| Hollenberg*† Washin'ton | J. T. Thompson. |
| Hollyrood*† ...Ellsworth | See Ellsworth. |
| ▲Holton*† ..... Jackson | J. S. KENOYER. |
| Hope*† .....Dickinson | G. B. Barrett. |
| Horace*† ..... Greeley | See Tribune. |
| Horton*† ..... Brown | MEANS & SMITH. |
| ▲Howard*† ..... Elk | John Marshall. |
| ▲Hoxie*† ..... Sheridan | W. F. SCHULTHEIS. |
| ▲Hugoton*..... Stevens | A. W. Lamkin. |
| Humboldt*† ..... Allen | G. A. Amos. |
| Huron*† .....Atchison | G. W. Stahler. |
| ▲Hutchinson*† ..... Reno | WHITELAW & ROSE. |
| Idana*† ..... Clay | See Clay Centre. |
| ▲Independence*† Montg'y | LUTHER FREEMAN. |
| Inman*† ..... McPherson | See McPherson. |
| ▲Iola*† ..... Allen | OSCAR FOUST & SON. |
| Irving*† ..... Marshall | See Marysville. |
| Jamestown*† ..... Cloud | F. E. Lane. |
| Jewell*● ..... Jewell | D. L. Palmer. |
| ▲Johnson* ..... Stanton | See Ulysses. |
| ▲Junction City*† ...Geary | THOMAS DEVER. |
| ▲Kansas City*† Wyandotte | MILLER, BUCHAN & MORRIS. |
| Kensington*† ..... Smith | J. T. Reed. |
| Kincaid*† .....Anderson | S. D. Whittington. |
| ▲Kingman*† .... Kingman | JOHN E. LYDECKER. |
| ▲Kinsley*† ..... Edwards | W. N. Beezley. |
| Kiowa*† ..... Barber | A. L. Herr. |
| Kirwin*† .....Phillips | W. H. HOLMES. |
| ▲La Crosse*† ..... Rush | H. L. Anderson. |
| La Cygne*† ..... Linn | M. F. Leasure. |
| La Harpe*† ..... Allen | See Humboldt. |
| ▲Lakin*† ..... Kearney | Thorpe & Hoskinson. |
| Lancaster*† .... Atchison | See Atchison. |
| Lane*† .....Franklin | L. C. Crittendon. |
| ▲Larned*† ..... Pawnee | W. H. VERNON. |
| ▲Lawrence*† ..... Douglas | F. J. SAVAGE. Refers to Merchants National Bank, Lawrence National Bank, and Watkins National Bank. |
| ▲Leavenworth*† Leaven'h | KELSO & VAN TUYL. Refer to any bank in the city. |
| Lebanon*† ..... Smith | Jas. R. Lewis. |
| Lebo*† ..... Coffey | E. R. Evans. |
| Lehigh*† ..... Marion | See Marion. |
| Lenora*† ..... Norton | H. R. Tillotson. |
| Leon*† ..... Butler | Thomas A. Word. |
| Leona*† ..... Doniphan | See Troy. |
| Leonardville*† ..... Riley | See Manhattan. |
| ▲Leoti*† ..... Wichita | W. B. Washington. |
| Le Roy*† ..... Coffey | C. T. High. |
| ▲Liberal*† ..... Seward | J. W. Campbell. |
| ▲Lincoln*† ..... Lincoln | George D. Abel. |
| Lindsborg*† . McPherson | See McPherson. |
| Linn*† ..... Washington | See Clifton. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Little River*† ..... Rice | See Lyons. |
| Logan*† ..... Phillips | T. M. SULLIVAN. |
| Long Island*† ... Phillips | Giffen Culbertson. |
| Longton*† ..... Elk | W. C. Boone. |
| Lost Springs† ..... Marion | See Marion. |
| Louisburg*† ..... Miami | See Paola. |
| Lucas* ..... Russell | J. C. Ruppenthal, Jr. |
| ▲Lyndon*† ..... Osage | J. H. Stavely. |
| ▲Lyons*† ..... Rice | O. E. HOPKINS. |
| Mackaville*† ..... Stafford | See St. Johns. |
| Madison*† .. Greenwood | S. F. Wicker. |
| ▲Manhattan*† ..... Riley | SAMUEL KIMBLE. |
| ▲Mankato*† ..... Jewell | T. S. Kirkpatrick. |
| ▲Marion*† ..... Marion | S. BURKHOLDER. |
| Marquette*† . McPherson | J. F. Hanson. |
| ▲Marysville*† .... Marshall | JOHN A. BROUGHTEN. |
| McCracken*† ..... Rush | See La Crosse. |
| McCune*† ..... Crawford | H. M. Ford. |
| McDonald*† ..... Rawlins | See Atwood. |
| McLouth*† ..... Jefferson | W. D. Daniels. |
| ▲McPherson*† McPherson | GEO. W. ALLISON. |
| ▲Meade*† ..... Meade | Louis Boehler. |
| ▲Medicine Lodge*† Barb'r | A. L. NOBLE. |
| ▲Melvern*† ..... Osage | I. Farley. |
| Meriden*† ..... Jefferson | See Oskaloosa. |
| Miltonvale*† ..... Cloud | John W. Shay. |
| ▲Minneapolis*† .... Ottawa | J. C. MURPHY. |
| Moline*† ..... Elk | J. K. Glasscock. |
| Moran* ..... Allen | See Iola. |
| Morganville*† ..... Clay | See Clay Centre. |
| Morrill*† ..... Brown | Nathan Jones. |
| ▲Mound City*† ..... Linn | JOHN C. CANNON. |
| Moundridge*† McPhers'n | See McPherson. |
| Mound Valley*† Labette | Graham & Beggs. |
| Mount Hope*† Sedgwick | G. C. Robbins. |
| Mulvane*† ..... Sumner | See Wichita. |
| Muscotah*† .... Atchison | Seneca Heath. |
| Narka*† ..... Republic | B. H. Speer. |
| Neodesha*† ..... Wilson | E. D. MIKESELL. |
| Neosho Falls*† Woodson | E. Q. Stillwell. |
| ▲Ness City*† ..... Ness | W. F. Hague. |
| Netawaka*† ..... Jackson | Andrew Neal. |
| ▲Newton*† ..... Harvey | PETERS & NICHOLSON. |
| Nickerson*† ..... Reno | See Hutchinson. |
| Norcatur*† ..... Decatur | R. D. Gaston. |
| North Topeka*† Shawnee | G. Nichols. |
| ▲Norton*† ..... Norton | L. H. WILDER. |
| Nortonville*† .. Jefferson | L. F. Randolph. |
| Norwich*† ..... Kingman | See Kingman. |
| Oakley*† ..... Logan | K. E. Willcocksqn. |
| ▲Oberlin*† ..... Decatur | TULLY SCOTT. |
| Oketo*† ..... Marshall | See Marysville. |
| ▲Olathe*† ..... Johnson | PARKER & HAMILTON. |
| Olsburg*† . Pottawatomie | See Westmoreland. |
| Onaga*† .. Pottawatomie | J. W. Dunn. |
| Oneida*† ..... Nemaha | H. L. Wikoff. |
| Osage City*† ..... Osage | R. C. Heizer. |
| Osawatomie*† ..... Miami | See Paola. |
| ▲Osborne*† ..... Osborne | SMITH & NICHOLAS. |
| ▲Oskaloosa*† .... Jefferson | MORSE & CASEBIER. |
| ▲Oswego*† ..... Labette | M. E. WILLIAMS. |
| ▲Ottawa*† ..... Franklin | JOHN W. DEFORD. |
| Overbrook*† ..... Osage | See Lyndon. |
| Oxford*† ..... Sumner | R. L. Collins. |
| Palmer*† ... Washington | See Clifton. |
| ▲Paola*† ..... Miami | FRANK M. SHERIDAN. |
| Parker*† ..... Linn | See Iola. |
| Parsons*† ..... Labette | E. O. ELLIS. |
| Pawnee Rock*† .. Barton | J. W. Ratcliffe. |
| Peabody*† ..... Marion | C. M. Clark. |
| Perry*† ..... Jefferson | A. D. Haynes. |
| ▲Phillipsburg*† ... Phillips | C. A. Lewis. |
| Pittsburg*† ... Crawford | CURRAN & CURRAN. |
| Plainville*† ..... Rooks | See Stockton. |
| Pleasanton*† ..... Linn | Blue & Riggs. |
| Pomona*† ..... Franklin | See Ottawa. |
| Powhattan*† ..... Brown | See Hiawatha. |
| ▲Pratt*† ..... Pratt | J. Q. THOMPSON. |
| Pretty Prairie*† .... Reno | See Hutchinson. |
| Quenemo*† ..... Osage | C. H. Leonard. |
| Quinter*• ..... Gove | See Gove City. |
| Randall*† ..... Jewell | See Mankato. |
| Randolph*† ..... Riley | See Manhattan. |
| Republic*• † ..... Republic | See Scandia. |
| Reserve*† ..... Brown | See Hiawatha. |
| ▲Richfield*† ..... Morton | G. Porter Craddock. |
| Richland*† ..... Shawnee | See Rossville. |
| Richmond*† .... Franklin | See Ottawa. |
| Riley*† ..... Riley | J. B. Rairden. |
| Robinson*† ..... Brown | F. M. Pearl. |
| Rossville*† ..... Shawnee | See North Topeka. |
| ▲Russell*† ..... Russell | J. C. Ruppenthal, Jr. |
| ▲Russell Springs* ... Logan | Charles L. Kagey. |
| Sabetha*† ..... Nemaha | Nathan Jones. |
| ▲Saline*† ..... Saline | R. A. LOVITT. |
| ▲Santa Fe* ..... Haskell | See Ulysses. |
| Scandia*† ..... Republic | J. P. Haton. |
| ▲Scott*† ..... Scott | Travis Morse. |
| ▲Sedan*† ..... Chautauqua | Fitzpatrick & Shukers. |
| Sedgwick*† ..... Harvey | C. L. Foster. |
| ▲Seneca*† ..... Nemaha | S. K. WOODWORTH. |
| Severance*† .. Doniphan | W. H. H. Curtis. |
| Severy*† ... Greenwood | See Eureka. |
| ▲Sharon Springs*† Wallace | B. G. Hurlbert. |
| Simpson* ..... Mitchell | See Beloit. |
| ▲Smith Center*† .... Smith | L. C. Uhl. |
| Soldier*† ..... Jackson | V. H. McDonald. |
| Solomon*† .... Dickinson | H. Whitley. |
| South Haven*† .. Sumner | Austin Aikins. |
| Spring Hill*† .... Johnson | See Olathe. |
| Stafford*† ..... Stafford | C. G. WEBB. |
| Sterling*† ..... Rice | FRED P. GREEN. |
| ▲St. Francis*† .. Cheyenne | T. F. Egan. |
| ▲St. John*† ..... Stafford | Moseley & Dixon. |
| St. Mary's*† . Pottawato'e | G. W. Mackay. |
| St. Paul*† ..... Neosho | See Erie. |
| ▲Stockton*† ..... Rooks | W. B. HAM. |
| Strong*† ..... Chase | See Cottonwood Falls. |
| Summerfield*† . Marshall | T. J. Madden. |
| Sylvan Grove*† . Lincoln | H. W. Rahmeier. |
| Sylvia*† ..... Reno | See Hutchinson. |
| ▲Syracuse*† ..... Hamilton | U. T. Tapscott. |
| Tescott*† ..... Ottawa | See Minneapolis. |
| Thayer*† ..... Neosho | S. W. Brewster. |
| Tonganoxie*† Leavenw'h | S. J. McNaughton. |
| ¶▲Topeka*† ..... Shawnee | MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice. |
| " ..... " | ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank. |
| " ..... " | J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co. |
| " ..... " | VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice. |
| Toronto*† ..... Woodson | F. M. Sutton. |
| ▲Tribune*† ..... Greeley | W. M. Glenn. |
| ▲Troy*† ..... Doniphan | C. C. Camp. |
| Turon*† ..... Reno | M. H. Potter. |
| Udall*† ..... Cowley | See Winfield. |
| ▲Ulysses*† ..... Grant | T. W. Marshall. |
| Valley Falls*† . Jefferson | G. W. McCAMMON. |
| Vermillion*† ... Marshall | See Frankfort. |
| Vliets*† ..... Marshall | See Frankfort. |
| ▲WaKeeney*† ..... Trego | Allen Cox. |
| Wakefield*† ..... Clay | See Clay Centre. |
| Walnut*† ..... Crawford | See Girard. |
| Wamego*† . Pottawato'e | D. V. Sprague. |
| ▲Washington*† . Wash't'n | CHARLES SMITH. |
| Waterville*† ... Marshall | E. A. Berry. |
| Wathena*† ..... Doniphan | See Troy. |
| Waverly*† ..... Coffey | H. E. Gause. |
| Weir*† ..... Cherokee | M. F. Compton. |
| ▲Wellington*† ... Sumner | C. E. ELLIOTT. |
| Wellsville*† .... Franklin | T. J. Gregory. |
| ▲Westmoreland*. Pottaw'e | Hick & Badgley. |
| Westphalia*† . Anderson | See Garnett. |
| Wetmore*† ..... Nemaha | M. DeForest. |
| Wheaton*† Pottawato'ie | See Onaga. |
| White City*† ..... Morris | O. L. McKillip. |
| White Cloud*† Doniphan | A. S. Brewster. |
| Whitewater*† ..... Butler | P. E. Ashenfelter. |
| Whiting*† ..... Jackson | See Holton. |
| ▲Wichita*† ..... Sedgwick | HUTSON & BROOKS. Attorneys for Kansas National Bank. THORNTON W. SARGENT. Refers to Kansas National Bank. |
| " ..... " | |
| Williamsburg*† Franklin | J. R. Finley. |
| Willis*† ..... Brown | Jesse Henney. |
| Wilson*† ..... Ellsworth | See North Coover. |
| Winchester*† . Jefferson | See Valley Falls. |
| ▲Winfield*† ..... Cowley | POLLOCK & LAFFERTY. |
| ▲Yates Center*† Woodson | S. C. HOLMES. |

## KENTUCKY.

| | |
|---|---|
| Adairville*† ..... Logan | J. B. Grubbs. |
| ▲Albany* ..... Clinton | M. L. Jarvis. |
| ▲Alexandria* .... Campbell | See Newport. |
| Allensville*† ..... Todd | R. F. Allensworth. |
| Ashland*† ..... Boyd | D. W. STEELE, JR. |
| Auburn*† ..... Logan | See Russellville. |
| Augusta*† ..... Bracken | Geo. Doniphan. |
| Bagdad*• ..... Shelby | See Shelbyville. |
| ▲Bardstown*† .... Knox | S. B. Diehman. |
| ▲Bardstown*† ..... Nelson | JOHN S. KELLEY. |
| ▲Bardwell*† ..... Carlisle | J. E. Bridgwater. |
| Beard*• ..... Oldham | See La Grange. |
| ▲Beattyville*† ..... Lee | H. H. HARRIS. |
| Beaver Dam*† ..... Ohio | See Hartford. |
| ▲Bedford* ..... Trimble | L. P. Zerfoss. |
| ▲Benton*† ..... Marshall | J. W. Dycus. |
| Berry*† ..... Harrison | See Cynthiana. |
| Bloomfield*† ..... Nelson | See Bardstown. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Booneville* ..... Owsley | C. W. Hogg. |
| ▲Bowling Green*† Warren | MITCHELL & DU BOSE. |
| ▲Brandenburg* ..... Meade | J. H. Trent, Jr. |
| ▲Brookville*● ..... Bracken | H. P. Willis. |
| ▲Brownsville* .. Edmonson | James S. Lay. |
| Burgin*† ..... Mercer | W. T. Ewing. |
| ▲Burkesville* . Cumberland | Sandidge & Sandidge. |
| ▲Burlington*† ..... Boone | F. Riddell. |
| Burnside* ..... Pulaski | See Somerset. |
| Butler*† ..... Pendleton | See Falmouth. |
| ▲Cadiz* ..... Trigg | FENTON SIMS. |
| ▲Calhoun* ..... McLean | William B. Noe. |
| Campbellsburg*† .. Henry | See New Castle. |
| ▲Campbellsville*† .. Taylor | J. R. Robinson. |
| ▲Campton* ..... Wolfe | A. H. Stamper. |
| Caneyville*† ..... Grayson | N. C. Tilford. |
| ▲Carlisle*† ..... Nicholas | Thomas Owens. |
| ▲Carrollton*● ..... Carroll | WINSLOW & WINSLOW. |
| ▲Catlettsburg*† ..... Boyd | Thomas R. Brown. |
| Cave City*† ..... Barren | J. Robert White. |
| Central City*† . Muhl'berg | J. Y. Thomas, Jr. |
| Clay City*† ..... Powell | See Stanton. |
| ▲Clinton*† ..... Hickman | J. M. BRUMMAL & SON. |
| Cloverport*† Breck'ridge | J. R. Skillman. |
| Columbia* ..... Adair | Baker & Winfrey. |
| Columbus*† ..... Hickman | See Clinton. |
| Corbin*† ..... Whitley | See Williamsburg. |
| Corinth*† ..... Grant | See Williamstown. |
| Corydon*† .... Henderson | Merritt & Alvis. |
| Covington*† ..... Kenton | ERNST & CASSATT. Refer to German National Bank. |
| " ..... " | FURBER & JACKSON. Refer to Farmers & Traders National Bank. |
| Crittenden*† ..... Grant | B. F. Menefee. |
| ▲Cynthiana*† .... Harrison | EVANS & PETERSON. |
| ▲Danville*† ..... Boyle | R. T. QUISENBERRY. |
| Dawson Springs* Hopkins | See Madisonville. |
| ▲Dixon* ..... Webster | F. M. Baker. |
| Dry Ridge*† ..... Grant | J. G. Blackburn. |
| ▲Eddyville*† ..... Lyon | T. J. Watkins. |
| ▲Edmonton* ..... Metcalfe | J. C. Muncie. |
| ▲Elizabethtown*† . Hardin | S. H. BUSH. |
| ▲Elkton*† ..... Todd | PERKINS & TRIMBLE. |
| Eminence*† ..... Henry | J. C. Gordon. |
| Erlanger*† ..... Kenton | S. M. Adams. |
| Fairfield* ..... Nelson | See Bardstown. |
| ▲Falmouth*† .... Pendleton | L. T. Applegate. |
| ▲Flemingsburg*† Fleming | J. H. Power. |
| Fordsville*† ..... Ohio | See Hartford. |
| ¶▲Frankfort*† .. Franklin | D. W. & JOHN B. LINDSEY. |
| ▲Franklin*† ..... Simpson | A. S. WALKER. |
| ▲Frenchburg ..... Menifee | L. T. Hovermale. |
| Fulton*† ..... Fulton | Ed. Thomas. |
| ▲Georgetown*† ..... Scott | VICTOR F. BRADLEY. |
| Germantown* .... Bracken | See Brookville. |
| Ghent*● ..... Carroll | James O. Bersatt. |
| ▲Glasgow*● ..... Barren | W. L. Porter. |
| Glencoe*† ..... Gallatin | See Warsaw. |
| ▲Grayson*† ..... Carter | H. D. Gregory. |
| ▲Greensburg*† ..... Green | W. F. CANTRILL. |
| ▲Greenup*† ..... Greenup | W. F. Worthington. |
| ▲Greenville*† Muhlenberg | Wickliffe & Johnson. |
| Guthrie*† ..... Todd | See Elkton. |
| Hanson*● ..... Hopkins | See Madison. |
| ▲Hardinsburg*† . Bre'ridge | Morris Eskridge & Son. |
| ▲Harlan* ..... Harlan | R. M. Lee. |
| ▲Harrodsburg*† .. Mercer | W. W. STEPHENSON. |
| ▲Hartford* ..... Ohio | J. S. GLENN. |
| ▲Hawesville*† .... Hancock | G. D. Chambers. |
| ▲Hazard* ..... Perry | John Baker. |
| ▲Henderson*† . Henderson | YEAMAN & YEAMAN. |
| ▲Hickman*† ..... Fulton | A. W. Lindsay. |
| ▲Hindman* ..... Knott | W. W. Baker. |
| ▲Hodgensville*† .. La Rue | D. H. Smith. |
| ▲Hopkinsville*† . Christian | FRANK RIVES. |
| Horse Cave*† ..... Hart | See Munfordville. |
| Hustonville* ..... Lincoln | See Stanford. |
| ▲Hyden* ..... Leslie | J. M. Bicknell. |
| ▲Independence* .... Kenton | See Covington. |
| ▲Irvine*† ..... Estell | Ridell & Ridell. |
| Irvington*† Breck'ridge | See Hardinsburg. |
| ▲Jackson*† ..... Breathitt | G. W. FLEENOR. |
| ▲Jamestown* ..... Russell | Meadows & Garnett. |
| Jonesville* ..... Owen | See Owenton. |
| Kelsey* ..... Caldwell | See Princeton. |
| Kuttawa*● ..... Lyon | Molloy & Utley. |
| Lafayette* ..... Christian | See Hopkinsville. |
| ▲LaGrange*† ..... Oldham | A. T. Ladd. |
| ▲Lancaster*† ..... Garrard | Wm. Herndon. |
| ▲Lawrenceburg*† And'son | F. R. FELAND. |
| ▲Lebanon*† ..... Marion | J. McCHORD. |
| Lebanon Junc.*† . Bullitt | Robert Zimmerman. |
| ▲Litchfield*† ..... Grayson | J. S. Wortham. |
| Lewisburg*† ..... Logan | J. C. Sneed. |
| Lewisport*† .... Hancock | R. H. Poindexter |
| ▲Lexington*† ..... Fayette | THORNTON & KERR, Attorneys for Second National Bank. |
| ▲Liberty* ..... Casey | Stone & Stone. |
| Livermore*† ..... McLean | See Calhoun. |

| Town and County. | Name. |
|---|---|
| ▲London*† ..... Laurel | W. S. JACKSON. |
| ▲Louisa*† ..... Lawrence | A. J. Garred. |
| ▲Louisville*† .... Jefferson | BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank. |
| " ..... " | CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank. |
| " ..... " | SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co. |
| " ..... " | LEOPOLD & PENNEBAKER, Fifth and Court Place. Attorneys for Postal Telegraph-Cable Co. and First National Bank. |
| " ..... " | ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co. |
| " ..... " | C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank. |
| ▲Madisonville*† .. Hopkins | J. F. DEMPSEY. |
| ▲Manchester* ..... Clay | W. B. Hansford. |
| ▲Marion*† ..... Crittenden | James & James. |
| ▲Mayfield*† ..... Graves | Lee & Hester. |
| ▲Maysville*† ..... Mason | MILTON JOHNSON. |
| ▲McKee ..... Jackson | M. A. Holcomb. |
| Middlesboro*† ..... Bell | M. H. RHORER. |
| Midway*† ..... Woodford | Richard Godson. |
| Millersburg*† .. Bourbon | See Paris. |
| Monterey* ..... Owen | T. J. Hardin. |
| ▲Monticello* ..... Wayne | John W. Tuttle. |
| ▲Morehead*† ..... Rowan | J. G. Whitt. |
| ▲Morganfield*† ..... Union | P. B. MILLER. |
| ▲Morgantown* ..... Butler | W. A. Helm. |
| ▲Mt. Olivet* .... Robertson | O. S. Deming. |
| ▲Mt. Sterling*† Montg'ery | T. J. BIGSTAFF. |
| ▲Mt. Vernon*† Rockcastle | C. C. Williams. |
| ▲Munfordville*† ..... Hart | H. A. Watkins. |
| ▲Murray*† ..... Calloway | G. C. Dluguid. |
| ▲New Castle*● ..... Henry | W. W. Turner. |
| New Haven*† ..... Nelson | See Bardstown. |
| New Liberty* ..... Owen | See Owenton. |
| Newport*† ..... Campbell | SCHROLL & BARBOUR. |
| ▲Nicholasville*† . Jes'mine | B. P. CAMPBELL. |
| No. Middletown* Bourbon | See Paris. |
| ▲Owensboro*† .... Daviess | HUGH A. WILLIAMS. |
| Owenton*† ..... Owen | Lindsay & Botts. |
| ▲Owingsville*● ..... Bath | R. Gudgell & Son. |
| ▲Paducah*† ... McCracken | GREER & REED. |
| ▲Paintsville* ..... Johnson | J. E. Buckingham. |
| ▲Paris*† ..... Bourbon | CLIFTON ARNSPARGER. |
| Pembroke*† ... Christian | See Hopkinsville. |
| Perryville* ..... Boyle | See Danville. |
| Petersburg* ..... Boone | See Burlington. |
| ▲Pikeville* ..... Pike | W. O. B. RATLIFF. |
| ▲Pineville*† ..... Bell | C. W. METCALF. |
| Pleasureville*● ..... Henry | See New Castle. |
| Port Royal* ..... Henry | See New Castle. |
| ▲Prestonsburg* ..... Floyd | F. A. Hopkins. |
| ▲Princeton*† .... Caldwell | WM. MARBLE. |
| Providence*† ... Webster | E. Jennings. |
| ▲Richmond*† .... Madison | J. A. SULLIVAN. |
| Rochester* ..... Butler | Newton Belcher. |
| ▲Russellville*† .... Logan | H. S. McCUTCHEN. |
| Sacramento* ..... McLean | E. B. McEwen. |
| Sadieville*† ..... Scott | See Georgetown. |
| ▲Salyersville* .... Magoffin | E. L. Stephens. |
| ▲Sandyhook* ..... Elliott | J. B. Hannah. |
| ▲Scottsville*● ..... Allen | T. B DIXON. |
| Sebree*† ..... Webster | See Dixon. |
| Sharpsburg* ..... Bath | J. C. Nelson. |
| ▲Shelbyville*† ..... Shelby | J. C. BECKHAM. |
| ▲Shepherdsville*† . Bullitt | J. F. Combs. |
| Slaughtersville*† . Webster | See Dixon. |
| ▲Smithland*● .. Livingston | Charles H. Webb. |
| Smith's Grove*† . Warren | See Bowling Green. |
| ▲Somerset*† ..... Pulaski | O. H. & R. B. WADDLE. |
| Sonora*† ..... Hardin | See Elizabethtown. |
| ▲Springfield*† Washington | T. W. Simms, Jr. |
| Stamping Ground*† Scott | See Georgetown. |
| ▲Stanford*† ..... Lincoln | J. S. OWSLEY, JR. |
| ▲Stanton*† ..... Powell | O. A. Lyle. |
| Sturgis*● ..... Union | J. Mack Thompson. |
| Sulphur*● ..... Henry | See New Castle. |
| ▲Taylorsville*● .... Spencer | L. W. Ross. |
| ▲Tompkinsville* .. Monroe | Richardson & Carter. |
| Trenton*† ..... Todd | O. W. Wilson. |
| Uniontown*● ..... Union | Robert G. Byrne. |
| ▲Vanceburg*† ..... Lewis | W. C. Halbert. |
| ▲Versailles*† .. Woodford | D. L. THORNTON. |
| Vine Grove*† .... Hardin | See Elizabethtown. |
| Waddy*† ..... Shelby | See Shelbyville. |
| Walton*† ..... Boone | See Burlington. |
| Warfield ..... Martin | See Inez. |
| ▲Warsaw* ..... Gallatin | L. L. Tiller. |
| ▲West Liberty* .... Morgan | Lacy & Fogg. |
| West Louisville .. Daviess | See Owensboro. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| •Wheatley*..... Owen | See Owenton. |
| ▲Whitesburg*..... Letcher | D. D. Fields & Son. |
| Whitesville*†.....Daviess | See Owensboro. |
| ▲Wickliffe*†..... Ballard | BUGG & WICKLIFFE. |
| ▲Williamsburg*†. Whitley | SHARP & SILER. |
| ▲Williamstown*†...Grant | M. D. Gray. |
| Wilmore*†... Jessamine | See Nicholasville. |
| ▲Winchester*†..... Clark | LEELAND HATHAWAY. |
| Wingo*†..... Graves | Frank A. Lucas. |
| Worthville*†.....Carroll | See Carrollton. |

## LOUISIANA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*●... Vermillion | W. B. White. |
| ▲Alexandria*●†....Rapides | L. J. HACKENYOS. |
| ▲Amite*†.....Tangipahoa | Bolivar Edwards. |
| ▲Arcadia*†..... Bienville | Dorman & Reynolds. |
| ▲Bastrop*†.... Morehouse | James Bussey. |
| ¶▲Baton Rouge*●† E.Ba.R. | THOS. J. KERNAN. |
| Bayou Sara*†W.Feliciana | See St. Francisville. |
| Bellevue..... Bossier | See Benton. |
| ▲Benton*†..... Bossier | Joannes Smith. |
| Bunkie*† ..... Avoyelles | See Marksville. |
| ▲Cameron*.....Cameron | See Lake Charles. |
| ▲Clinton*†. East Feliciana | J. D. WALL. |
| ▲Colfax*..... Grant | J. A. Williams. |
| ▲Columbia*†.....Caldwell | A. B. Hundley. |
| ▲Convent*†.....St. James | See New Orleans. |
| ▲Coushatta*.....Red River | W. A. Wilkinson. |
| ▲Covington*† St. Tam'any | J. M. Borns. |
| ▲Crowley*†.....Acadia | HAMPDEN STORY. |
| ▲Donaldsonville*†Asc'n'n | E. N. PUGH. |
| ▲Edgard. St. John the Bapt. | See Mount Airy. |
| ▲Farmerville*.....Union | R. B. Dawkins. |
| ▲Floyd*.....West Carroll | Gray & McIntosh. |
| ▲Franklin*†.....St. Mary | D. CAFFERY & SON. |
| ▲Franklinton*†Washin'ton | Gordon W. Goodbee. |
| ▲Greensburg*....St. Helena | W. C. Pipkin. |
| ▲Gretna*.....Jefferson | See New Orleans. |
| ▲Hahnville.....St. Charles | See New Orleans. |
| Hammond*† Tangipahoa | J. W. Sentell. |
| ▲Harrisonburg*. Catahoula | R. J. WILSON. |
| ▲Homer*†..... Claiborne | J. W. HOLBERT. |
| ▲Houma*●†...Terre Bonne | Suthon & Wallis. |
| Jeanerette*†..... Iberia | See New Iberia. |
| Jennings*●†.... Calcasieu | C. R. Cline. |
| ▲Lafayette*●†... Lafayette | Charles D. Caffery. |
| ▲Lake Charles*●† Calcasieu | C. A. McCOY. |
| ▲Lake Providence*†E.Car'l | Ransdell & Ransdell. |
| ▲Leesville*●†..... Vernon | See Many. |
| ▲Mansfield*●†..... De Soto | Elam & Egan. |
| ▲Many*●†..... Sabine | W. P. Good. |
| ▲Marksville*●†.. Avoyelles | JOFFRION & JOFFRION. |
| ▲Minden*†..... Webster | L. K. Watkins. |
| ▲Monroe*●†..... Ouachita | E. T. LAMKIN. |
| Morgan City*●†..St. Mary | See Franklin. |
| ▲Napoleonville*Assumpt'n | L. U. Folse & Son. |
| ▲Natchitoches*●† Nat'ches | SCARBOROUGH & CARVER. |
| ▲New Iberia*●†.....Iberia | WEEKS & WEEKS. |
| ▲New Orleans*●†.. Orleans | HARRY H. HALL, 507 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank. |
| " ..... " | EDWIN T. MERRICK, 220 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank. |
| " ..... " | PARKERSON & TOBIN, Liverpool & London & Globe Bldg. Refer to State, New Orleans, and Hibernia National banks. |
| " ..... " | RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank. |
| ▲Newroads* Pointe Coupee | W. C. Carruth. |
| ▲Opelousas*●†...St. Landry | WM. J. SANDOZ. |
| Patterson*●†.....St. Mary | See Franklin. |
| ▲Plaquemine*●†.. Iberville | HEBERT & HEBERT. |
| ▲Pointe a la Hache* Plaquemines | See New Orleans. |
| ▲Port Allen*●† W. Baton R. | See Baton Rouge. |
| Rayne*●†..... Acadia | See Crowley. |
| ▲Rayville*●†..... Richland | See Monroe. |
| ▲Ruston*●†..... Lincoln | J. B. Halstead. |
| ▲Shreveport*●†..... Caddo | T. ALEXANDER. |
| ▲Sparta*..... Bienville | J. J. Sprawls. |
| ▲Springville.....Livingston | See Springfield. |
| ▲St Bernard...St. Bernard | A. Estopional, Jr. |
| ▲St. Francisville*W.Feliciana | Robert Montgomery. |
| ▲St. Joseph*†..... Tensas | Young & Young. |
| ▲St. Martinville*●. St. Martin | Martin & Voorhies. |
| ▲Tallulah*●†..... Madison | Stone & Holmes. |
| ▲Thibodaux*●†. Lafourche | THOMAS A BODEAUX. |
| ▲Vernon*..... Jackson | N. M. Smith. |
| ▲Vidalia*●†..... Concordia | Philip Hough. |
| Washington*●† St. Landry | JAMES P. O'REILLY. |
| •Whitecastle*●†.. Iberville | William J. Gahan. |
| ▲Winnfield*..... Winn | See Natchitoches. |
| ▲Winnsboro*●†...Franklin | C. L. Berry. |

## MAINE.

| Town and County. | Name. |
|---|---|
| ▲Alfred*●†..... York | Samuel M. Came. |
| ▲Auburn*●†. Androscoggin | OAKES, PULSIFER & LUDDEN |
| ¶▲Augusta*●† .... Kennebec | A. M. GODDARD. |
| ▲Bangor*●†..... Penobscot | MARTIN & COOK. |
| Bar Harbor*●† .. Hancock | JOHN A. PETERS, JR. |
| ▲Bath*●†..... Sagadahoc | JOSEPH M. TROTT. |
| ▲Belfast*●†..... Waldo | R. F. DUNTON. |
| Bethel*●†..... Oxford | Herrick & Park. |
| Biddeford*●†..... York | MASON & WEYMOUTH. |
| Boothbay Harbor*Lincoln | C. R. Tupper. |
| Brewer*●†..... Penobscot | F. A. Floyd. |
| Bridgton*●†. Cumberland | D. P. & D. E. Chaplin. |
| Brunswick*●†Cumberland | BARRETT POTTER. |
| Buckfield*●†..... Oxford | See Canton. |
| Bucksport*●† ... Hancock | O. F. Fellows. |
| ▲Calais*●†..... Washington | GEORGE R GARDNER. |
| Camden*●†..... Knox | J. H. Montgomery. |
| Canton*●†..... Oxford | JOHN P. SWASEY. |
| Caribou*●† .....Aroostook | B. L. FLETCHER. |
| Corinna*●†..... Penobscot | See Bangor. |
| Damariscotta*●†. Lincoln | Pierce & Hall. |
| Dexter*●† ..... Penobscot | L. B. WALDRON. |
| ▲Dover*●†..... Piscataquis | O. M. Robinson. |
| Eastport*●† . Washington | S. D. Leavitt. |
| ▲Ellsworth*●†..... Hancock | J. A. PETERS, JR. |
| Fairfield*●† ..... Somerset | T. K. McFadden. |
| ▲Farmington*●† . Franklin | J. C. HOLMAN. |
| Ft. Fairfield*●†Aroostook | Herbert T. Powers. |
| Freeport*●†..Cumberland | See Yarmouth. |
| Fryeburg*●†..... Oxford | E. E. Hastings. |
| Gardiner*●†..... Kennebec | O. B. CLASON. |
| Gorham*●†.. Cumberland | John A. Waterman. |
| Guilford*●† .. Piscataquis | Henry Hudson. |
| Hallowell*●†... Kennebec | Beane & Beane. |
| Hartland*●†..... Somerset | H. W. Stewart. |
| ▲Houlton*●†.... Aroostook | POWERS & POWERS. |
| Kennebunk*●† ..... York | W. L. Dane. |
| Kingfield*●..... Franklin | H. S. Wing. |
| Lewiston*●†. Androscog'n | WHITE & CARTER. |
| Limerick* ..... York | Frank M. Higgins. |
| Lisbon Falls*●†. And'c'g'n | H. E. Coolidge. |
| Livermore Falls*●†A'd'gin | John H. Maxwell. |
| ▲Machias*●†...Washington | C. B. DONWORTH. |
| Madison*●†..... Somerset | C. A. Wilber. |
| McKinley*●† ..... Hancock | E. Webster French. |
| Mechanic Falls*●† And'g'n | J. M. Libby. |
| New Castle*●†..... Lincoln | Hilton & Hilton. |
| Newport*●†..... Penobscot | J. M. Sanborn. |
| North Berwick*●†... York | N. Hobbs. |
| Norway*●†..... Oxford | A. S. Kimball. |
| Oakland*●†..... Kennebec | George W. Field. |
| Oldtown*●†.... Penobscot | JOSEPH F. GOULD. |
| ▲Paris*●† ..... Oxford | See South Paris. |
| Phillips*●† ..... Franklin | F. E. Timberlake. |
| Pittsfield*●†..... Somerset | J. W. Manson. |
| ▲Portland*●† . Cumberland | SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank. |
| " ..... " | PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers. |
| " ..... " | B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks. |
| Presque Isle*●†Aroostook | George H. Smith. |
| Richmond*●† .. Sagadahoc | W. T. Hall. |
| ▲Rockland*●† ..... Knox | W. H. FOGLER. |
| Rockport*●† ..... Knox | G. H. M. Barrett. |
| Rumford Falls*●†. Oxford | H. E. Stearns. |
| Saco*●† ..... York | FAIRFIELD & MOORE. |
| Sanford*●† ..... York | FRED J. ALLEN. |
| Searsport*●† ..... Waldo | W. T. C. Runnels. |
| ▲Skowhegan*●† ..Somerset | GEORGE W. GOWER. |
| South Berwick*†.... York | G. C. Yeaton. |
| South Paris*●†.... Oxford | George A. Wilson. |
| Thomaston*●† ..... Knox | J. H. H. HEWITT. |
| Tremont*..... Hancock | E. W. French. |
| Waldoboro*●†..... Lincoln | O. D. Castner. |
| Waterville*●†..Kennebec | C. W. HUSSEY. |
| Westbrook*●† Cumberla'd | Wm. Lyons. |
| West Buxton*..... York | Charles E. Weld. |
| Wilton*●†..... Franklin | C. N. Blanchard. |
| Winthrop*●† ...Kennebec | C. C. Stevens. |
| ▲Wiscasset*●†●..... Lincoln | George B. Sawyer. |
| Yarmouth*●† Cumberland | G. F. McQuillan. |
| York Village*†..... York | James T. Davidson. |

## MARYLAND.

| Town and County. | Name. |
|---|---|
| Aberdeen*●†..... Harford | Septimus Davis. |
| ¶▲Annapolis*●†Anne Ar'd'l | JAMES M. MUNROE. |
| Baltimore*†●...Baltimore | BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Baltimore*†●..Baltimore (*Continued.*) | A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va. |
| " ..... " | ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections. |
| " ..... " | N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank. |
| " ..... " | HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank. |
| " ..... " | HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank. |
| " ..... " | HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list. |
| " ..... " | FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank. |
| " ..... " | STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk. |
| Barton*† .....Allegany | See Cumberland. |
| ▲Aliq*† .....Harford | STEVENSON A. WILLIAMS. |
| Berlin*† .....Worcester | Calvin B. Taylor. |
| Brunswick*† ..Frederick | Glen H. Worthington. |
| ▲Cambridge*† Dorchester | THOMAS W. SIMMONS. |
| Canton† .....Baltimore | See Baltimore. |
| Catonsville*† ..Baltimore | See Baltimore. |
| ▲Centerville*† Queen An'e | Philemon B. Hopper. |
| ▲Chestertown*† .....Kent | H. W. VICKERS. |
| Cockeysville*† Baltimore | Robt. H. Bussey. |
| Crisfield*† .....Somerset | Clarence P. Lankford. |
| ▲Cumberland*† ..Allegany | D. LINDLEY SLOAN. |
| Delmar .....Sussex | (P.O. Delmar, Del.) See Salisbury. |
| ▲Denton*† .....Caroline | Henry R. Lewis. |
| Dickeyville*... Baltimore | See Baltimore. |
| ▲Easton*† .....Talbot | WM. H. ADKINS. |
| ▲Elkton*† .....Cecil | L. MARSHALL HAINES. |
| Ellicott City*† ..Howard | John G. Rogers. |
| Emmittsburg*† Fr'd'rick | E. L. Rowe. |
| Federalsburg*† Caroline | See Denton. |
| ▲Frederick*† ...Frederick | JACOB ROHRBACK. |
| Frostburg*† .....Allegany | Clayton Purnell. |
| Gaithersb'rg*† M't'g'm'ry | Talbott & Talbott. |
| ▲Hagerstown*† Wash'gt'n | ARMSTRONG & SCOTT. |
| Hancock*† ..Washington | See Hagerstown. |
| Havre de Grace*† H'rf'rd | See Aberdeen. |
| Hyattsville*† Prince Geo. | WELLS & WELLS. |
| ▲Laplata*† .....Charles | Walter J. Mitchell. |
| Laurel*† Prince George's | C. H. Stanley. |
| ▲Leonardtown* ...St. Mary | D. C. Hammitt. |
| Lonaconing*† ....Allegany | D. LINDLEY SLOAN. |
| Manchester* .....Carroll | See Westminster. |
| Middletown*...Frederick | Emory L. Coblentz. |
| Mount Airy*† .....Carroll | See Westminster. |
| Myersville*.....Frederick | Joseph W. Gaver. |
| New Windsor*● ...Carroll | Lewis Diehlman. |
| North East*† .....Cecil | See Elkton. |
| ▲Oakland*† .....Garrett | G. S. Hamill. |
| Oxford*† .....Talbot | W. H. Adkins. |
| Pocomoke City*† W'r'st'r | C. O. Melvin. |
| Port Deposit*† .....Cecil | Philip R. Bond. |
| Port Tobacco*●...Charles | See Laplata. |
| ▲Prince Fredericktown* Calvert | John B. Gray. |
| ▲Princess Anne*† Som'rset | MILES & STANFORD. |
| Queenstown*● Queen An'e | See Centerville. |
| Rising Sun*† .....Cecil | See Elkton. |
| ▲Rockville*† Montgomery | Talbott & Talbott. |
| ▲Salisbury*† ....Wicomico | JAMES E. ELLEGOOD. |
| Sandy Spring*†. M't'g'm'ry | Rockville. |
| Sharpsburg*† ..Wash'ton | See Hagerstown. |
| Smithsburg*† ..Wash'ton | See Hagerstown. |
| ▲Snow Hill*† ...Worcester | R. D. JONES. |
| St. Michaels*† .....Talbot | W. D. J. Morris. |
| Taneytown*† .....Carroll | Bond & Parke. |
| Taylors Island* Dorch'ster | See Cambridge. |
| Thurmont*† ...Frederick | See Frederick. |
| ▲Towson*† .....Baltimore | Z. Howard Isaac. |
| Trappe*† .....Talbot | See Easton. |
| Union Bridge*† ...Carroll | See Westminster. |
| Union Mills*.....Carroll | See Westminster. |
| Uniontown*.....Carroll | See Westminster. |
| ▲Upper Marlboro*† Pr. Geo. | Magruder & Wilson. |
| ▲Westminster*† .. Carroll | JOHN M. REIFSNIDER. |
| Williamsport*† Wash'ton | See Hagerstown. |
| Woodsboro*† .Frederick | See Frederick. |

## MASSACHUSETTS.

| Town and County. | Name. |
|---|---|
| Abington*† ...Plymouth | Coughlan Bros. |
| Adams*† .....Berkshire | W. H. Bixby. |
| Amesbury*† .....Essex | George W. Cate. |
| Amherst*† ...Hampshire | W. Hamlin. |
| Andover*† .....Essex | George H. Poor. |
| Arlington*† ..Middlesex | J. A. Bailey, Jr. |
| Ashburnham*† Worc'st'r | See Fitchburg. |
| Athol*† .....Worcester | GEORGE W. HORR, LL.B. |
| Athol Center*. Worcester | See Athol. |
| Attleboro*† .....Bristol | F. I. Babcock. |
| Ayer*† .....Middlesex | Warren H. Atwood. |
| Baldwinsville*† Wo'c'st'r | Edward L. Hill. |
| ▲Barnstable*† .Barnstable | THOMAS C. DAY. |
| Barre*† .....Worcester | Mawbey & Johnson. |
| Belmont*† .....Middlesex | J. F. Buckley. |
| Beverly*† .....Essex | J. F. McGOWAN. |
| ¶▲Boston*† .....Suffolk | HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co. |
| " ..... " | JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co. |
| " ..... " | WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank. |
| " ..... " | H. J. JAQUITH, 61 Equitable Bldg. (formerly president Traders National Bank, Boston). Practices in State and Federal courts. Special attention given to banking business. |
| " ..... " | NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank. |
| " ..... " | WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston. |
| " ..... " | AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk. |
| " ..... " | W. F. & W. S. SLOCUM, Herald Bldg. General law practice in State and Federal courts. Corporation, commercial, probate, and insolvency law. Refer to National Hide & Leather Bank. |
| " ..... " | SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic. |
| " ..... " | WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank. |
| Bridgewater*† Plymouth | Hosea Kingman. |
| Brockton*† ...Plymouth | HERBERT H. CHASE. |
| Brookline*† ....Norfolk | A. L. Lincoln, Jr. |
| Cambridge*† . Middlesex | CHARLES A. WHITTEMORE. |
| Cambridgeport*† Mid'sex | See Cambridge. |
| Canton*† .....Norfolk | See Dedham. |
| Chelsea*† .....Suffolk | WILLIAM M. NOBLE, address 53 State Street, Boston. |
| Chicopee*† .....Hampden | Luther White. |
| ChicopeeFalls*† .Hamp'n | James H. Loomis. |
| Clinton*† .....Worcester | EDMOND A. EVANS. |
| Cohasset*† .....Norfolk | Louis T. Cushing. |
| Concord*† .....Middlesex | Prescott Keyes. |
| Conway*† .....Franklin | See Greenfield. |
| Danvers*† .....Essex | Daniel N. Crowley. |
| ▲Dedham*† .....Norfolk | D. G. HILL. |
| East Bridgewater*† Ply'th | R. O. Harris. |
| East Cambridge*† Mid's'x | See Boston. |
| Easthampton*† Hamps're | Edward L. Shaw. |
| East Weymouth*† Norf'k | See Weymouth. |
| ▲Edgartown*† .....Dukes | B. T. Hillman. |
| Essex*† .....Essex | See Gloucester. |
| Everett*† .....Middlesex | See Lowell. |
| Fairhaven*† .....Bristol | J. L. Gillingham. |
| ▲Fall River*† .....Bristol | JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank. |
| Falmouth*† ..Barnstable | See Barnstable. |
| ▲Fitchburg*† ..Worcester | CHARLES E. WARE. |
| Florence*† ...Hampshire | See Northampton. |
| Foxboro*† .....Norfolk | E. C. CORNEY. |
| Framingham*† . Mid'esex | WALTER ADAMS. |
| Franklin*† .....Norfolk | Wiggins & Doe. |
| Gardner*† ....Worcester | PIERCE & STILES. |
| Georgetown*† .....Essex | W. A. Butler. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Gloucester*•†.....Essex | HENRI N. WOODS. Refers to Cape Ann National Bank. |
| Grafton*•† ....Worcester | W. E. Fowler. |
| Great Barrin'n*•†B'kshire | A. CHALKLEY COLLINS. |
| ▲Greenfield*•†....Franklin | GREENE & DAVENPORT. |
| Harwich*•†....Barnstable | See Barnstable. |
| Haverhill*•†.....Essex | POOR & FULLER. |
| Haydenville*•† .Hamps're | See Northampton. |
| Hingham*•†....Plymouth | Thomas H. Buttimer. |
| Holliston*•†....Middlesex | J. P. Dexter. |
| Holyoke*•† ....Hampden | P. J. GARVEY. |
| Hopkinton*•†..Middlesex | George L. Hemenway. |
| Hudson*•†.....Middlesex | James T. & R. E. Joslin. |
| Hyannis*•† ....Barnstable | Henry H. Baker, Jr. |
| Hyde Park*•†.....Norfolk | E. C. JENNY. |
| Ipswich*•†.....Essex | George H. W. Hayes. |
| ▲Lawrence*•†.....Essex | SWEENEY & DOW. |
| Lee*•† .....Berkshire | A. B. Clark. |
| Leicester*.....Worcester | Henry O. Smith. |
| Lenox*†† .....Berkshire | See Pittsfield. |
| Leominster*•†.Worcester | HARRY C. BASCOM. |
| Lexington*•† ..Middlesex | A. E. Scott. |
| ▲Lowell*•† .....Middlesex | BURKE & CORBETT. |
| Ludlow*• ..... Hampden | See Springfield. |
| Lynn*•†.....Essex | JOHN M. BARRY. |
| Malden*•† ..... Middlesex | P. J McGUIRE. |
| Manchester*•†.....Essex | See Gloucester. |
| Marblehead*•†.....Essex | Wm. D. T. Trefey. |
| Marlboro*•† ... Middlesex | Edgar Weeks. |
| Medford*•† ....Middlesex | B. F. Hayes. |
| Medway*•† .....Norfolk | A. T. Johnson. |
| Melrose*•† .....Middlesex | Frank L. Washburn. |
| Merrimac*•†.....Essex | T. H. Hoyt. |
| Methuen*•†.....Essex | Wm. M. Rogers. |
| Middleboro*•† .Plymouth | George W. Stetson. |
| Milford*•† .....Worcester | Lowell E. Fales. |
| Millbury*•†....Worcester | H. W. Aiken. |
| Milton*•†.....Norfolk | C. F. Hall. |
| Monson*•†.....Hampden | See Springfield. |
| ▲Nantucket*•†..Nantucket | ALLEN COFFIN. |
| Natick*•†.....Middlesex | P. H. Cooney. |
| ▲New Bedford*•† ..Bristol | HOMER W. HERVEY. |
| •Newbury .....Essex | See Newburyport. |
| ▲Newburyport*•†.....Essex | N. N. JONES. |
| Newton*•† .... Middlesex | Jesse C. Joy. |
| Newton Center*•†Mid'sex | WILLIAM M. NOBLE. Address 53 State St., Boston. |
| Newtonville*•† Middlesex | See Newton Center. |
| North Adams*•†.Berks're | BEER & DOWLIN. |
| ▲Northampton*•†Hamps're | JOHN W. MASON. |
| No. Attleboro*•† ..Bristol | F. B. Byram. |
| Northboro*•† .Worcester | William M. Brigham. |
| No. Brookfield*•†Wo'ster | Henry W. King. |
| No. Cambridge*•†Mid'sex | See Boston. |
| North Easton*•† ..Bristol | M. L. Urann. |
| Norwell*• .....Plymouth | H. T. Fogg. |
| Oakdale*•† ....Worcester | Cutting & Sheehan. |
| Orange*•† ..... Franklin | E. S. Hall. |
| Oxford*•† .....Worcester | See Worcester. |
| Palmer*•† .....Hampden | W. W. LEACH. |
| Peabody*•†.....Essex | A. W. Sim. |
| ▲Pittsfield*•† .... Berkshire | E. T. SLOCUM. |
| ▲Plymouth*•† ...Plymouth | EDWARD A. BURNETT. |
| Provincetown*•†Barn'ble | R. A. Hopkins |
| Quincy*•† .....Norfolk | W. W. JENNESS. |
| Randolph*•† .....Norfolk | Asa P. French. |
| Reading*•† .... Middlesex | James W. Grimes. |
| Rockland*•† ...Plymouth | George W. Kelley. |
| Rockport*•† .....Essex | See Gloucester. |
| Rowley*•† .....Essex | See Newburyport. |
| ▲Salem*•† ..... Essex | HUNTINGTON & FITZ. |
| Salisbury*• .....Essex | See Newburyport. |
| Shelburne Falls*•† Fra'lin | Henry M. Puffer. |
| Somerville*•†..Middlesex | See Boston. |
| South Braintree*•†.Nor'k | C. C. Mellen. |
| Southbridge*•† Worcester | Henry B. Montague. |
| So. Framingham*•†Md'l'x | John M. Merriam. |
| South Weymouth*•†Nor'k | Louis A. Cook. |
| S. Yarmouth*•†Barnstable | See Barnstable. |
| Spencer*•† .... Worcester | A. W. Curtis. |
| ▲Springfield*•† ..Hampden | GARDNER & GARDNER. |
| Stockbridge*•† Berkshire | See West Stockbridge. |
| Stoneham*•†....Middlesex | W. B. Stevens. |
| Stoughton*•† ....Norfolk | Oscar A. Marden. |
| ▲Taunton*•† .....Bristol | H. J. FULLER. |
| Townsend*•† ..Middlesex | C. F. Worcester. |
| Turner's Falls*•†Franklin | Greene & Davenport (*see Greenfield*). |
| Uxbridge*•† .. Worcester | W. J. Taft. |
| Wakefield*†....Middlesex | Samuel K. Hamilton. |
| Waleo*•† .....Hampden | H. A. McFarland. |
| Waltham*•†....Middlesex | R. M. Stark. |
| Ware*•†.....Hampshire | H. M. Coney. |
| Wareham*•† ...Plymouth | G. C. Tobey. |
| Warren*•† .... Worcester | E. C. SAWYER. |
| Watertown*•† .Middlesex | Joseph P. Keefe. |
| Webster*•† ....Worcester | H. J. Clarke. |
| Wellfleet*•† ...Barnstable | H. P. Harriman. |
| Westboro*•†...Worcester | A. F. BROWN. |
| Westfield*•†....Hampden | ALFRED F. LILLEY. |
| West Gardner*†.Wor'ster | G. R. Warfield. |
| Westminster*† Worcester | See Fitchburg. |
| West Newbury* ....Essex | See Newburyport. |
| West Newton*•† .Mid'sex | LAWRENCE BOND. |
| WestStockbridge*•†Berk. | W. C. Spaulding. |
| Weymouth*•†....Norfolk | A. P. WORTHEN. |
| Whitinsville*•† Worcester | See Worcester. |
| Whitman*•†....Plymouth | O. L. Bonney. |
| Williamstown*†Berkshire | Sanborn Gove Tenney. |
| Winchendon*•† .Wor'ster | F. B. Spalter. |
| Winchester*•† .Middlesex | G. S. Littlefield. |
| Woburn*•†.....Middlesex | JOHN G. MAGUIRE. |
| ▲Worcester*•†..Worcester | RICE, KING & RICE. |
| Wrentham*•† ....Norfolk | Samuel Warner. |
| Yarmouthport*•Barns'ble | Charles C. Paine. |

## MICHIGAN.

| Town and County. | Name. |
|---|---|
| Addison*• ..... Lenawee | Robertson & Clark. |
| ▲Adrian*•† .....Lenawee | JOHN E. BIRD. |
| Akron*•†.....Tuscola | See Caro. |
| Albion*•† .....Calhoun | M. D. Weeks. |
| Algonac*†.....St. Clair | J. M. Robertson. |
| ▲Allegan*•† ..... Allegan | I. C. MONTAGUE. |
| Allen*•† .....Hillsdale | F. A. Roethlisberger. |
| Alma*•†.....Gratiot | Francis Palmer. |
| Almont*•†.....Lapeer | F. P. Andrus. |
| ▲Alpena*•† .....Alpena | JOSEPH H. COBB. |
| ▲Ann Arbor*•† Washtenaw | M. J. CAVANAUGH. |
| Applegate*•† .....Sanilac | See Carsonville. |
| Argyle.....Sanilac | See Carsonville. |
| Armada*•†.....Macomb | Bert C. Preston. |
| Ashley*•†.....Gratiot | See Ithaca. |
| Athens*•†.....Calhoun | Charles A. Standiford. |
| ▲Atlanta* .. Montmorency | See Gaylord. |
| Au Sable*•†..... Iosco | See Tawas City. |
| ▲Autrain*•†..... Alger | See Marquette. |
| ▲Bad Axe*•† ..... Huron | CHARLES L. HALL. |
| ▲Baldwin*•†.....Lake | See Reed City. |
| Bancroft*•†...Shiawassee | M. V. B. Wixom. |
| Bangor*•† .... Van Buren | R. M. Chase. |
| Barryton*.....Mecosta | See Big Rapids. |
| Battle Creek*•†..Calhoun | O. S. CLARK. |
| ▲Bay City*•†..... Bay | FRANK S. PRATT. |
| Bay Port*•† .....Huron | See Port Austin. |
| Belding*•† .....Ionia | H. L. VanBenschoten. |
| ▲Bellaire*•† .....Antrim | Leavitt & Guile. |
| Belleville*•†.....Wayne | See Wayne. |
| Bellevue*•† .....Eaton | George P. Stevens. |
| Benton Harbor*..Berrien | V. M. GORE. |
| Benzonia*•†..... Benzie | See Frankfort. |
| BerrienSprings*..Berrien | R. D. Dix. |
| ▲Bessemer*•† .....Gogebic | S. S. Cooper. |
| ▲Big Rapids*•†....Mecosta | W. S. TUCKER. |
| Birmingham*•†.. Oakland | See Pontiac. |
| Blissfield*•†..... Lenawee | John A. Riley. |
| Breckenridge*•†..Gratiot | See St. Louis. |
| Brighton*•†...Livingston | B. T. O. Clark. |
| Britton*•† ..... Lenawee | See Adrian. |
| Bronson*•†.....Branch | M. Thompson. |
| Brooklyn*•†..... Jackson | J. C. Covert. |
| Brown City*•†.... Sanilac | Fred A. Farr. |
| Buchanan*•†.....Berrien | A. A. Worthington. |
| Burr Oak*•†.. St. Joseph | A. M. Graham. |
| Byron*•†.....Shiawassee | See Durand. |
| ▲Cadillac*•†..... Wexford | SAWYER & BISHOP. |
| Caledonia*•†.....Kent | See Middleville. |
| Calumet*•† .....Houghton | See Houghton. |
| Camden*..... Hillsdale | See Hillsdale. |
| Capac*•†..... St. Clair | J. L. Willoughby. |
| Carleton*•†.....Monroe | See Dundee. |
| ▲Caro*•† .....Tuscola | Walter J. Gamble. |
| Carson City*•† Montcalm | Lee A. Lyon. |
| Carsonville*•†..... Sanilac | Thomas G. Graham. |
| Caseville*•†.....Huron | T. B. Woodworth. |
| Cass City*•†.....Tuscola | J. D. Brooker. |
| ▲Cassopolis*•†..... Cass | L. H. GLOVER. |
| Cedar Springs*•†....Kent | Stuart & Barker. |
| Central Lake*•†...Antrim | M. W. Neukirk. |
| ▲Centerville*•† St. Joseph | H. P. Stewart. |
| ▲Charlevoix*•† Charlevoix | A. D. Crutkshank. |
| ▲Charlotte*•†.....Eaton | McCALL & SHEPHERD. |
| ▲Cheboygan*•†.Cheboygan | GEORGE E. BELL. |
| Chelsea*•†.... Washtenaw | A. W. Wilkinson. |
| Chesaning*•†.....Saginaw | E. V. Mudge. |
| Clare*•†..... Clare | C. W. Perry. |
| Clarkston*..... Oakland | L. N. Brown. |
| Clarksville*•† ..... Ionia | See Ionia. |
| Clayton*•†.....Lenawee | J. E. Bird. |
| Climax*•† .... Kalamazoo | See Vicksburg. |
| Clinton*•† ..... Lenawee | Edwin R. Smith. |
| Clio*•†..... Genesee | J. L. Curry. |
| ▲Coldwater*•†.....Branch | LOVERIDGE & LOVERIDGE. |
| Coleman*•†..... Midland | See Midland. |
| Coloma*•†..... Berrien | See Benton Harbor. |
| Colon*•† ..... St. Joseph | D. L. Akey. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Concord*† ..... Jackson | See Jackson. |
| Constantine*† St. Joseph | James M Harvey, Jr. |
| Coopersville*† ... Ottawa | James Cilley. |
| ▲Corunna*† ... Shiawassee | John T. McCurdy. |
| Covert*† ..... Van Buren | H. B. Chase. |
| Croswell*† ..... Sanilac | CHARLES L. HALL. |
| ▲Crystal Falls*† ..... Iron | A. L. Flewelling. |
| Dansville* ..... Ingham | See Lansing. |
| Davison*† ..... Genesee | See Flint. |
| Dearborn*† ..... Wayne | See Detroit. |
| Decatur*† .... Van Buren | A. L. MOULTON. |
| Deckerville*† .... Sanilac | R. J. West. |
| Delray*† ..... Wayne | C. L. Coulson. |
| ▲Detroit*† ..... Wayne | BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank. |
| " ..... " | BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank. |
| " ..... " | JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank. |
| " ..... " | HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank. |
| " ..... " | SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc. |
| " ..... " | WELLS, ANGELL, BOYNTON & McMILLAN. Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank. |
| Dexter*† .... Washtenaw | James T. Honey. |
| Dimondale*† ..... Eaton | See Eaton Rapids. |
| Douglas* ..... Allegan | See Allegan. |
| Dowagiac*† ..... Cass | JAMES H. KINNANE. |
| Downington*† .... Sanilac | F. S. Victs. |
| Dryden*† ..... Lapeer | T. Williams. |
| Dundee*† ..... Monroe | Randall & Corbin. |
| Durand*† .... Shiawassee | Fred J. Northaway. |
| ▲Eagle River* ... Keweenaw | See Calumet. |
| East Jordan*● Charlevoix | A. B. Nicholas. |
| East Saginaw† ... Saginaw | See Saginaw. |
| East Tawas*† ..... Iosco | See Tawas City. |
| Eaton Rapids*† ..... Eaton | J. B. Hendee. |
| Edmore*† ..... Montcalm | See Ionia. |
| Elk Rapids*† ..... Antrim | A. B. Dougherty. |
| Elkton*† ..... Huron | W. L. Doyle. |
| Elsie*† ..... Clinton | Charles Snelling. |
| Emmett*● ..... St. Clair | See Port Huron. |
| ▲Escanaba*† ..... Delta | IRA C. JENNINGS. |
| Evart*† ..... Osceola | C. H. Rose. |
| Ewen*† ..... Ontonagon | See Bessemer. |
| Fairgrove*† ..... Tuscola | See Caro. |
| Farmington*† ... Oakland | See Northville. |
| Fenton*† ..... Genesee | Henry C. Riggs. |
| Fennville*† ..... Allegan | Theo. Wade. |
| ▲Flint*† ..... Genesee | DURAND & CARTON. |
| Flushing*● ..... Genesee | F. P. Sayre. |
| Forestville*† ..... Sanilac | See Deckerville. |
| Fowler*† ..... Clinton | J. G. Patterson. |
| Fowlerville*† Livingston | S. S. Abbott. |
| ▲Frankfort*† ..... Benzie | N. A. PARKER. |
| Freeport*† ..... Barry | See Hastings. |
| Fremont*† ..... Newaygo | S. W. Dunham. |
| Gagetown*† ..... Tuscola | See Cass City. |
| Galesburg*† .... Kalamazoo | R. G. Smith. |
| Galien*† ..... Berrien | See Three Oaks. |
| ▲Gaylord*† ..... Otsego | A. D. Marshall. |
| Gladstone*† ..... Delta | Smith & Empson. |
| ▲Gladwin*● ..... Gladwin | Charles B. Wilmot. |
| Gobleville*† ... Van Buren | H. M. Huff. |
| ▲Grand Haven*† .. Ottawa | H. T. ROOT. |
| Grand Ledge*† ..... Eaton | C. Alexander. |
| Grand Marais* ..... Alger | C. D. Doig. |
| ▲Grand Rapids*† .... Kent | CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city. |
| Grass Lake*† ..... Jackson | E. Pelton. |
| ▲Grayling*† ..... Crawford | Joseph Patterson. |
| Greenville*† .. Montcalm | E. J. Bowman. |
| Hancock*† .. Houghton | Dunstan & Hanchette. |
| Hanover*† ..... Jackson | See Jackson. |
| Harbor Beach* .... Huron | See Bad Axe. |
| ▲Harbor Springs*† Emmet | See Petoskey. |
| ▲Harrison*† ..... Clare | W. H. Browne. |
| ▲Harrisville*† ..... Alcona | F. A. Beede. |
| ▲Hart*† ..... Oceana | F. S. Gurney. |
| Hartford*† .. Van Buren | A. H Tuttle. |
| ▲Hastings*† ..... Barry | WILLIAM B. SWEEZEY. |
| ▲Hersey*† ..... Osceola | C. M. Beardsley. |
| ▲Hillsdale*† ..... Hillsdale | J. S. & E. O. GALLOWAY. |
| Holland*† ..... Ottawa | John C. Post. |
| Holly*† ..... Oakland | C. F. Collier. |
| Homer*† ..... Calhoun | Myron H. Nichols. |
| Hopkins Station*† Alle'n | See Allegan. |
| ▲Houghton*† ... Houghton | CHADBOURNE & REES. |
| Howard*† ..... Montcalm | C. W. Perry. |
| ▲Howell*† ..... Livingston | W. P. VAN WINKLE. |
| Hubbardston* ..... Ionia | Frank Rogers. |
| Hudson*† ..... Lenawee | Grant Fellows. |
| Imlay City*† ..... Lapeer | Herbert W. Smith. |
| ▲Ionia*† ..... Ionia | GEORGE E. NICHOLS. |
| ▲Iron Mountain*† . Dick'n | E. A. WOODWARD. |
| Iron River*† ..... Iron | I. W. Byers. |
| Ironwood*† ..... Gogebic | C. E. MILLER. |
| Ishpeming*† . Marquette | W. T. POTTER. |
| ▲Ithaca*† ..... Gratiot | George P. Stone. |
| ▲Jackson*† ..... Jackson | BADGLEY & BADGLEY. |
| Jasper*† ..... Lenawee | H. C. Pratt. |
| Jonesville*† ... Hillsdale | S. D. McNeal. |
| ▲Kalamazoo*† Kalamazoo | OSBORN, MILLS & MASTER. |
| ▲Kalkaska*† .... Kalkaska | C. C. Jencks. |
| Kinde*† ..... Huron | James H. Hall. |
| Kingston*† ..... Tuscola | J. B. Beverly. |
| Laingsburg*† Shiawassee | H. H. Pulver. |
| ▲Lake City*† ... Missaukee | F. O. Gaffney. |
| Lake Linden*† Houghton | See Houghton. |
| Lake Odessa*† ..... Ionia | See Ionia. |
| Lake View*† .. Montcalm | Salem F. Kennedy. |
| ▲L'Anse*† ..... Baraga | P. R. McKernan. |
| ¶Lansing*† ..... Ingham | J. L. FINCH. |
| ▲Lapeer*† ..... Lapeer | GREER & WILLIAMS. |
| Laurium* ..... Houghton | W. A. Bateman. |
| Lawrence*† .. Van Buren | See Kalamazoo. |
| Lawton*† .... Van Buren | See Kalamazoo. |
| ▲Leland*† ..... Leelanau | A. F. Bonting. |
| Lenox*† ..... Macomb | See Richmond. |
| Leslie*† ..... Ingham | Arthur J. Tuttle. |
| Lexington*† ..... Sanilac | See Sanilac Center. |
| Linden*† ..... Genesee | James L. Spencer. |
| Litchfield*† .... Hillsdale | L. B. Agard. |
| Lowell*† ..... Kent | John W. Matthewson. |
| ▲Ludington*† ..... Mason | H. C. HUTTON. |
| Lyons*† ..... Ionia | E. C. Spalding. |
| Mancelona*† ..... Antrim | H. B. Hudson. |
| Manchester*† Washte'aw | A. J. Waters. |
| ▲Manistee*† ..... Manistee | DOVEL & SMITH. |
| ▲Manistique*† Schoolcraft | VIRGIL I. HIXSON. |
| Manton*† ..... Wexford | I. C. Wheeler. |
| Maple Rapids* .... Clinton | See St. Johns. |
| Marcellus*† ..... Cass | Smith & Harmon. |
| Marine City*† .... St. Clair | F. S. Parker. |
| Marlette*† ..... Sanilac | D. S. McClure. |
| ▲Marquette*† .. Marquette | BALL & BALL. |
| ▲Marshall*† ..... Calhoun | WILLIAM H. PORTER. |
| ▲Mason*† ..... Ingham | L. B. McArthur. |
| Mayville*† ..... Tuscola | T. J. Eveland. |
| Mears*† ..... Oceana | John T. Cummings. |
| Memphis*† ..... Macomb | See Almont. |
| Mendon*† ..... St. Joseph | E. E. Harwood. |
| ▲Menominee*† Menominee | SAWYER & WAITE. |
| Merrill*† ..... Saginaw | See Saginaw. |
| Middleville*† ..... Barry | H. E. Hendricks. |
| ▲Midland*† ..... Midland | E. P. Rice. |
| Milan*† ..... Washtenaw | D. C. Salisbury. |
| Milford*† ..... Oakland | Edward J. Bissell. |
| Millington*† ..... Tuscola | See Vassar. |
| Minden City*† ... Sanilac | C. H. McGurley. |
| ▲Mio* ..... Oscoda | See Grayling. |
| ▲Monroe*† ..... Monroe | LANDON & LOCKWOOD. |
| Montague*† .. Muskegon | See Whitehall. |
| Montrose*† ..... Genesee | See Clio. |
| Morenci*† ..... Lenawee | C. S. Ingals. |
| Morrice*† .. Shiawassee | A. L. Beard. |
| ▲Mt. Clemens*† .. Macomb | WILLIAM S. JENNEY. |
| ▲Mt. Pleasant*† .. Isabella | FRANCIS H. DODDS. |
| Muir*† ..... Ionia | George Bennett. |
| Mulliken*† ..... Eaton | See Grand Lodge. |
| Munising*† ..... Alger | Walsh & Pardee. |
| ▲Muskegon*† .. Muskegon | SMITH, NIMS, HOYT & ERWIN |
| Nashville*† ..... Barry | Walter S. Powers. |
| Negaunee*† .. Marquette | JOHN Q. ADAMS. |
| ▲Newaygo*† ..... Newaygo | Fred W. Riblet. |
| New Baltimore*† Macomb | See Mt. Clemens. |
| ▲Newberry*† ..... Luce | Sanford N. Dutcher. |
| New Haven*† ... Macomb | Adam T. Bennett. |
| Niles*† ..... Berrien | WILLIAM J. GILBERT. |
| North Adams*† Hillsdale | See Hillsdale. |
| North Branch*† .. Lapeer | See Lapeer. |
| North Lansing† .. Ingham | See Lansing. |
| Northville*† ..... Wayne | C. C. Yerkes. |
| Ogden*† ..... Lenawee | See Adrian. |
| Olivet* ..... Eaton | See Bellevue. |
| Omer*† ..... Arenac | W. C. Cook. |
| Onaway*● ... Presque Isle | See Rogers. |
| ▲Ontonagon*† Ontonagon | W. W. Wendell. |
| Orion*† ..... Oakland | William E. Littell. |
| Oscoda*† ..... Iosco | See Tawas City. |
| Otsego*† ..... Allegan | ANDERSON & ANDERSON. |
| Ovid*† ..... Clinton | High & Everett. |
| Owosso*† .... Shiawassee | WATSON & CHAPMAN. |
| Oxford*† ..... Oakland | Frank E. Jenkins. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Paw Paw*† ... Van Buren | T. J. CAVANAUGH. |
| Peck* ... Sanilac | T. C. Graham. |
| Pentwater*† ... Oceana | WILLIAM T. EVANS. |
| Perrinton*† ... Gratiot | See Ashley. |
| Perry*† ... Shiawassee | A. N. Macqueen. |
| Petersburg*† ... Monroe | John O. Zabel. |
| Petoskey*† ... Emmet | C. J. PAILTHORP. |
| Pewamo*† ... Ionia | See Lyons. |
| Pigeon*† ... Huron | Paul Woodworth. |
| Pinckney*† .. Livingston | W. A. Carr. |
| Pinconning*† ... Bay | See Standish. |
| Plainwell*† ... Allegan | E. J. Anderson. |
| Plymouth*† ... Wayne | G. A Starkweather. |
| ▲Pontiac*† ... Oakland | ELMER R. WEBSTER. |
| Port Austin*† ... Huron | James H. Hall. |
| Port Hope*† ... Huron | See Port Austin. |
| ▲Port Huron*† ... St. Clair | PHILLIPS & JENKS. |
| Portland*† ... Ionia | W. E. Hawley. |
| Port Sanilac*† ... Sanilac | M. N. Mugan. |
| Quincy*† ... Branch | W. H. Lockerby. |
| Reading*† ... Hillsdale | Lockerby & Kinney. |
| Red Jacket*† .. Houghton | See Houghton. |
| Reed City*† ... Osceola | Charles A. Withey. |
| Reese*† ... Tuscola | See Vassar. |
| Remus*† ... Mecosta | See Big Rapids. |
| Richland*† .. Kalamazoo | See Battle Creek. |
| Richmond* ... Macomb | W. S. Stone. |
| Rochester*† ... Oakland | J. H. Holman. |
| Rockford*† ... Kent | C. G. Hyde. |
| Rockland*† . Ontonagon | See Ontonagon. |
| ▲Rogers* ... Presque Isle | G. Covey, Jr. |
| Romeo*† ... Macomb | D. N. Lowell. |
| ▲Roscommon*† Roscom'on | Charles L. De Waele. |
| ▲Saginaw*† ... Saginaw | E. J. DEMOREST. Refers to Second National Bank. |
| Saline*† ... Washtenaw | See Ypsilanti. |
| Sand Beach*† ... Huron | CHARLES L. HALL. |
| ▲Sanilac Center* ... Sanilac | William H. Burgess. |
| Saranac*† ... Ionia | P. T. Williams. |
| Saugatuck*† ... Allegan | W. A. Woodworth. |
| ▲Sault Ste Marie*† Chip'wa | HENRY F. METZGER. |
| Schoolcraft*† Kalamazoo | George M. Fields. |
| Scottville*† ... Mason | See Ludington. |
| Sebewaing*† ... Huron | See Port Austin. |
| Seney*† ... Schoolcraft | See Newberry. |
| Shelby*† ... Oceana | A. E. Souter. |
| Shepherd*† ... Isabella | F. E. Hibbard. |
| Sheridan*† ... Montcalm | E. Follette. |
| Sherwood*† ... Branch | See Union City. |
| South Haven*† VanBuren | S. B. MONROE. |
| South Lyon*† ... Oakland | Carpenter & Chubb. |
| Sparta*† ... Kent | B. N. Keister. |
| Springport*† ... Jackson | See Albion. |
| ▲Standish*† ... Arenac | M. D. Snow. |
| ▲Stanton*† ... Montcalm | L. C. PALMER. |
| St. Charles*† ... Saginaw | T. P. Zander. |
| St. Clair*† ... St. Clair | A. R. Stowell. |
| ▲St. Ignace*† ... Mackinac | Henry Hoffman. |
| ▲St. Johns*† ... Clinton | LEWIS SEVERANCE. |
| ▲St. Joseph*† ... Berrien | N. A. HAMILTON. |
| St. Louis*† ... Gratiot | Charles W. Giddings. |
| Stockbridge*† ... Ingham | W. B. Gildart. |
| Sturgis*† ... St. Joseph | C. A. Sturgis. |
| Sunfield*† ... Eaton | See Grand Ledge. |
| ▲Tawas City*† ... Iosco | N. C. HARTINGH. |
| Tecumseh*† ... Lenawee | F. B. Wood. |
| Tekonsha*† ... Calhoun | William A. Howard. |
| Three Oaks*† ... Berrien | W. K. Sawyer. |
| Three Rivers*† St. Joseph | S. M. CONSTANTINE. |
| ▲TraverseCity*† Gr'nd Tra. | PRATT & DAVIS. |
| Turner*† ... Arenac | See Standish. |
| Twining*† ... Arenac | See Standish. |
| Ubly*† ... Huron | J. C. Ryan. |
| Union City*† ... Branch | M. A. Merrifield. |
| Unionville*† ... Tuscola | See Caro. |
| Utica*† ... Macomb | G. E. Eckert. |
| Vandalia*† ... Cass | See Cassopolis. |
| Vassar*† ... Tuscola | E. H. TAYLOR. |
| Vermontville*† ... Eaton | See Charlotte. |
| Vernon*† ... Shiawassee | See Corunna. |
| Vicksburg*† . Kalamazoo | T. RAYNER, JR. |
| Wacousta* ... Clinton | See Grand Ledge. |
| Waldron*† ... Hillsdale | S. W. Yeagley. |
| Watervliet*† ... Berrien | See Benton Harbor. |
| Wayland*† ... Allegan | David Stockdale. |
| Wayne*† ... Wayne | J. F. Cullen. |
| West Bay City*† ... Bay | Curtis E. Pierce. |
| ▲West Branch*† . Ogemaw | F. L. Snodgrass. |
| Weston*† ... Lenawee | H. C. Reton. |
| Whitehall*† ... Muskegon | Paul I. Hedges. |
| WhitePigeon*† St. Joseph | W. F. Thomas. |
| Williamston*† ... Ingham | W. T. Webb. |
| Woodland* ... Barry | C. S. Palmerton. |
| Wyandotte*† ... Wayne | SYLVESTER PRAY. |
| Yale*† ... St. Clair | Drake & Rapley. |
| Ypsilanti*† .. Washtenaw | D. C. GRIFFIN. |
| Zeeland*† ... Ottawa | See Holland. |

## MINNESOTA.

| Town and County. | Name. |
|---|---|
| ▲Ada*† ... Norman | W. W. Calkins. |
| Adams*† ... Mower | P. H. Carr. |
| Adrian*† ... Nobles | O. W. Freeman. |
| ▲Aitkin*† ... Aitkin | F. N. Hall. |
| Albany*† ... Stearns | See Avon. |
| ▲Albert Lea*† ... Freeborn | TODD & CARLSON |
| Alden*† ... Freeborn | Ira Cary. |
| ▲Alexandria*† ... Douglas | C. J. Gunderson. |
| Alpha* ... Jackson | See Heron Lake. |
| Amboy*† ... Blue Earth | Charles Thompson. |
| Annandale*† ... Wright | Henry Spindler. |
| ▲Anoka*† ... Anoka | A. F. PRATT. |
| Appleton*† ... Swift | E. T. Young. |
| Argyle*† ... Marshall | E. M. Stanton. |
| Arlington*† ... Sibley | P. A. Cosgrove. |
| Atwater*† ... Kandiyohi | L. E. Covell. |
| Audubon*† ... Becker | See Detroit City. |
| ▲Austin*† ... Mower | ARTHUR W. WRIGHT |
| Avoca*† ... Murray | See Fulda. |
| Badger* ... Roseau | See Roseau. |
| Balaton*† ... Lyon | See Tracy. |
| Barnesville*† ... Clay | Charles S. Marden. |
| Battle Lake*† . Otter Tail | See Fergus Falls. |
| Beardsley*† ... Bigstone | See Graceville. |
| ▲Beaver Falls* ... Renville | See Redwood Falls. |
| Belgrade*† ... Stearns | See Glenwood. |
| Belle Plaine*† ... Scott | See Shakopee. |
| Bellingham*† Lac-qui-P'e | T. J. McElligott. |
| Belview*† ... Redwood | A. O. Glunmestad. |
| ▲Bemidji*● ... Beltrami | Street & Reynolds. |
| ▲Benson*† ... Swift | S. A. Hudson. |
| Bigelow*† ... Nobles | See Worthington. |
| Big Lake*† .. Sherburne | Frank T. White. |
| Bird Island*† ... Renville | H. C. Berry. |
| Blooming Prairie*† Ste'e | W. R. Hoskyn. |
| ▲Blue Earth City*† Farib't | FRANK E. PUTNAM. |
| Boyd*† ... Lac-qui-Parle | See Madison. |
| Braham ... Isanti | See Cambridge. |
| ▲Brainerd*† ... Crow Wing | T. C. BLEWITT. |
| Brandon*† ... Douglas | See Alexandria. |
| ▲Breckenridge*† .. Wilkin | EZRA G. VALENTINE. |
| Brewster*† ... Nobles | See Heron Lake. |
| Bricelyn ... Faribault | A. M. Schancke. |
| Brooten*† ... Stearns | See Glenwood. |
| Browerville*† ... Todd | See Long Prairie. |
| Brown Valley*† Traverse | A. S. Crossfield. |
| Brownton*† ... McLeod | A. L. Brown. |
| ▲Buffalo*† ... Wright | J. T. Alley. |
| Buffalo Lake*† . Renville | See Granite Falls. |
| Butterfield*† Watonwan | See St. James. |
| ▲Caledonia*† ... Houston | G. G. GOODWIN. |
| ▲Cambridge* ... Isan'i | Barber & Southerland. |
| Campbell*† ... Wilkin | E G. Valentine. |
| Canby*† Yellow Medicine | Ole Ostensoe. |
| Cannon Falls*† . Goodhue | P. S. Aslakson. |
| ▲Carlton*† ... Carlton | H. H. Hawkins. |
| Carver*† ... Carver | See Chaska. |
| Cass Lake● ... Cass | F. W. Smith. |
| ▲Center City*† ... Chisago | See St. Paul. |
| Ceylon ... Martin | See Fairmont. |
| ▲Chaska*† ... Carver | T. F. CRAVEN. |
| Chatfield*† ... Fillmore | Joseph Underleak. |
| Chokio*† ... Stevens | See Morris. |
| Clara City*† ... Chippewa | See Granite Falls. |
| Claremont*† ... Dodge | B. F. Hood. |
| Clarkfield*† Yello' Medi'e | See Canby. |
| Clayton ... Faribault | See Wells. |
| Clear Lake*† Sherburne | See Big Lake. |
| Clearwater*† ... Wright | See St. Cloud. |
| Climax*† ... Polk | See Crookston. |
| Clinton* ... Bigstone | See Graceville. |
| Cloquet*† ... Carlton | W. L. Chase. |
| Cokato*† ... Wright | F. Swanson. |
| Comfrey ... Brown | See New Ulm. |
| Correll† ... Bigstone | See Appleton. |
| Cottonwood*† ... Lyon | W. D. Fanning. |
| ▲Crookston*† ... Polk | MILLER & FOOTE. |
| Dassell*† ... Meeker | See Litchfield. |
| Dawson*† . Lac-qui-Parle | A. W. Ewing. |
| Deer River*† ... Itasca | See Grand Rapids. |
| Delano*† ... Wright | F. H. Lindsley. |
| Delavan*† ... Faribault | S. J. Abbott. |
| ▲Detroit*† ... Becker | FRANK RICHARDSON. |
| Dexter*† ... Mower | G. W. King. |
| Dodge Center*† ... Dodge | See Kasson. |
| Donnelly* ... Stevens | See Morris. |
| Dover*† ... Olmsted | See Rochester. |
| ▲Duluth*† ... St. Louis | RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul. |
| Dundee*† ... Nobles | See Slayton. |
| Eagle Bend*† ... Todd | See Long Prairie. |
| East Grand Forks*† Polk | Graves & Massee. |
| Easton*† ... Faribault | See Wells. |
| Echo*† . Yellow Medicine | R. Vaaller. |
| Eden Valley*† ... Meeker | James H. Doran. |
| Edgerton*† ... Pipestone | C. G. Brady. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Elbow Lake*† .....Grant | F. & M. Casey. |
| Elgin*† .....Wabasha | See Plainview. |
| ▲Elk River*†...Sherburne | Frank T. White. |
| Ellsworth*† .....Nobles | John F. Flynn. |
| Elmore*† .....Faribault | H. B. Smith. |
| Ely*† .....St. Louis | GEORGE WESCOTT. |
| Elysian*† .....Lesueur | See Waterville. |
| Emmons .....Freeborn | See Albert Lea. |
| Erskine*† .....Polk | See Crookston. |
| Evansville*† ....Douglas | A. O. Feet. |
| Eveleth*† .....St. Louis | M. D. L. Fuller. |
| Excelsior*† ....Hennepin | W. P. McDonald. |
| Eyota*† .....Olmstead | See Rochester. |
| Fairfax*† ..... Renville | A. V. Rieke. |
| ▲Fairmont*† .....Martin | H. M. BLAISDELL. |
| ▲Faribault*† .....Rice | A. D. KEYES. |
| Farmington*† ...Dakota | A. C. Finney. |
| Felton*† .....Clay | See Moorhead. |
| ▲Fergus Falls*† Otter Tail | C. L. HILTON. |
| Fertile*† .....Polk | Thomas Keefe. |
| Fisher*† .....Polk | E. D. Kingsland. |
| Foley† .....Benton | See Sauk Rapids. |
| Fosston*† .....Polk | B. S. Bennett. |
| Franklin*† .....Renville | See Fairfax. |
| Frazee*† .....Becker | See Detroit City. |
| Frost .....Faribault | See Wells. |
| Fulda*† ..... .....Murray | M. E. Foley. |
| Gary*† .....Norman | See Fertile. |
| Gaylord*† .....Sibley | G. A. McKenzie. |
| Gibbon*† .....Sibley | See Gaylord. |
| ▲Glencoe*† .....McLeod | F. R. ALLEN. |
| Glenville*† .....Freeborn | See Albert Lea. |
| ▲Glenwood*† .....Pope | E. M. Webster. |
| Good Thunder*▲BlueE'th | See Mapleton |
| Graceville*† ....Bigstone | M. S. STEVENS. |
| Granada*† .....Martin | See Fairmont. |
| ▲Grand Marais*.....Cook | See Duluth. |
| Grand Meadow*†.Mower | See Spring Valley. |
| ▲Grand Rapids*† ...Itasca | T. M. Brady. |
| ▲Granite Falls*† Yel. Med. | O. Hartwick. |
| Grove City*† .....Meeker | A. T. Nelson. |
| ▲Hallock*† .....Kittson | R. R. Greenberg. |
| Halstad*† .....Norman | A. O. Ueland. |
| Hamline*† .....Ramsey | See St. Paul. |
| Hammond*† ...Wabasha | See Wabasha. |
| Hampton*† .....Dakota | See Farmington. |
| Hancock*† .....Stevens | F. M. Klein. |
| Hanska* .....Brown. | See Madelia. |
| Hardwick*† .....Rock | See Lu Verne. |
| Harmony*† .....Fillmore | See Preston. |
| Hartland*† .....Freeborn | See Albert Lea. |
| ▲Hastings*† .....Dakota | F. M. CROSBY. |
| Hawley*† .....Clay | G. Halverson. |
| Hayfield*† .....Dodge | See Kasson. |
| Hector*† .....Renville | O. A. Allen. |
| ▲Henderson*† .....Sibley | W. H. Lecman. |
| Hendrum*† .....Norman | See Halstad. |
| Henning*† .....Otter Tail | See Fergus Falls. |
| Herman*† .....Grant | Arthur B. Childress. |
| Heron Lake*† ...Jackson | L. F. Lammers. |
| Hibbing*† .....St. Louis | T. M. Brady & Son. |
| Hills*† .....Rock | See Lu Verne. |
| Hoffman*† .....Grant | William Schellbach. |
| Holland*† .....Pipestone | See Pipestone. |
| Houston*† .....Houston | See Caledonia. |
| Howard Lake*† .Wright | F. E. Latham. |
| Hubbard* .....Hubbard | See Park Rapids. |
| Hutchison*† ....McLeod | H. H. Bonniwell. |
| Iona† .....Murray | See Slayton. |
| Isanti*.....Isanti | See Cambridge. |
| ▲Jackson*† .....Jackson | T. J. Knox. |
| Janesville*† ....Waseca | A. J. O'BRADY. |
| Jasper*† .....Pipestone | F. L. James. |
| Jeffers .....Cottonwood | See Windom. |
| Jordan*† .....Scott | F. J. Leonard. |
| Kasson*† .....Dodge | Robert Taylor. |
| Kennedy*† .... Marshall | See Hallock. |
| Kensington*† .. Douglas | See Alexandria. |
| Kenyon*† .....Goodhue | F. M. Lamp. |
| Kerkhoven*† ..... Swift | See Benson. |
| Klester* .....Faribault | See Alden. |
| Kilkenny*† .....Lesueur | See Waterville. |
| Kinbrae*† .....Nobles | See Worthington. |
| Lafayette*† .....Nicollet | See Winthrop. |
| ▲Lake Benton*† ...Lincoln | John McKenzie. |
| Lake City*† ....Wabasha | ALLEN J. GREER. |
| Lake Crystal*†BlueEa'th | D. A. Reed. |
| Lakefield*† ....Jackson | E T. Smith. |
| Lake Park*† .....Becker | See Detroit. |
| Lakeville*† .....Dakota | See Farmington. |
| Lamberton*† ..Redwood | F. Clague. |
| Lanesboro*† ....Fillmore | Chapman & Chapman. |
| Le Roy*† .....Mower | G. W. W. Harden. |
| Lester Prairie*† .McLeod | See Benson. |
| Lesueur*† .....Lesueur | O. J. Parker. |
| ▲Lesueur Center*.Lesueur | Charles C. Kolars. |
| Lewiston*† .....Winona | See Winona. |
| ▲Litchfield*† .....Meeker | C. H. Strobeck. |
| ▲Little Falls*† ...Morrison | E. P. ADAMS. |
| ▲Long Prairie*† .....Todd | J. D. Jones. |

| Town and County. | Name. |
|---|---|
| Lowry*† .....Pope | See Glenwood. |
| ▲Luverne*† .....Rock | W. N. DAVIDSON. |
| Lyle*† .....Mower | See Austin. |
| Mabel*† .....Fillmore | W. H. Hammer. |
| Madelia*† ....Watonwan | Charles Cooley. |
| ▲Madison*† .Lac-qui-Parle | H. L. Hayden. |
| Madison Lake*†BlueE'th | See Mankato. |
| ▲Mankato*† ...Blue Earth | WM. N. PLYMAT. |
| ▲Mantorville*.....Dodge | Littleton & McCaughey. |
| Maple Lake*† ....Wright | J. E. Madigan. |
| Mapleton*† ..Blue Earth | U. G. Argetsinger. |
| ▲Marshall*† .....Lyon | SEWARD & BURCHARD. |
| Maynard*† ....Chippewa | See Montevideo. |
| Mazeppa*† ....Wabasha | Michael Marx. |
| McIntosh*† .....Polk | S. H. Drew. |
| Melrose*† .....Stearns | Donahue & Stephens. |
| Menahga*† .....Wadena | See Park Rapids. |
| Merriam Park*† .Ramsey | Wardell Spencer. |
| Milaca*† .....Mille lacs | Giddings & Pratt. |
| Milan*† .....Chippewa | See Montevideo. |
| Minneapolis*† Hennepin | WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis. |
| Minneota*† .....Lyon | See Marshall. |
| Minnesota Lake*†F'rib'lt | See Mapleton. |
| ▲Montevideo*† .Chippewa | LYNDON A. SMITH. |
| Montgomery*† ..Lesueur | C. D. McCarthy. |
| Monticello*† .....Wright | James C. Tarbox. |
| ▲Moorhead*† .....Clay | EDWIN ADAMS. |
| ▲Mora*† .....Kanabec | J. C. Pope. |
| Morgan*† .....Redwood | Albert Hauser. |
| ▲Morris*† .....Stevens | LEWIS C. SPOONER. |
| Morristown*† .....Rice | See Faribault. |
| Morton*† .....Renville | See Olivia. |
| Mountain L*† Cottonw'd | See Windom. |
| Murdock*† .....Swift | See Benson. |
| New Duluth*† ..St. Louis | See Duluth. |
| New London*†Kandiyo'i | See Willmar. |
| New Paynesville*† St'rns | See St. Cloud. |
| New Prague*† .....Scott | E. A. Edgerton. |
| New Richland*† .Waseca | B. F. McGregor. |
| ▲New Ulm*† .....Brown | LIND & SOMSEN. |
| New York Mills*†Ott'rt'l | See Wadena. |
| Nicollet*† .....Nicollet | See St. Peter. |
| Northbranch*† ..Chicago | Charles A. Holt. |
| Northfield*† .....Rice | R. J. Drake. |
| North St. Paul*† Ramsey | See St. Paul. |
| Norwood*† .....Carver | George J. Bradley. |
| Olivia*† .....Renville | S. R. Miller. |
| ▲Ortonville*† ....Bigstone | E. F. CRAWFORD. |
| Osakis*† .....Douglas | F. H. Borchert. |
| ▲Owatonna*† .....Steele | WHEELOCK & SPERRY. |
| ▲Park Rapids*† ..Hubbard | B. F. Wright. |
| Pelican Rapids*†Ot'r T'll | James T. McCullough. |
| Perham*† .....Otter Tail | M. J. Daly. |
| Perley*† .....Norman | See Halstad. |
| ▲Pine City*† .....Pine | S. G. L. Roberts. |
| Pine Island*† ...Goodhue | See Zumbrota. |
| ▲Pipestone*† ...Pipestone | EVANS & EVANS. |
| Plainview*† ....Wabasha | J. A. Carley. |
| Plato*† .....McLeod | See Glencoe. |
| Presto .....Todd | See Staples. |
| ▲Preston*† .....Fillmore | Wells & Hopp. |
| ▲Princeton*† ....Mille lacs | J. L. Brady. |
| Racine*† .....Mower | See Spring Valley. |
| Raymond*† ..Kandiyohi | J. M. Shelton. |
| ▲Redlake Falls*† .Redlake | C. E. Boughton. |
| ▲Red Wing*† ....Goodhue | ALBERT JOHNSON. |
| ▲Redwood Falls*† Redw'd | A. C. Doliff. |
| Renville*† .....Renville | Daly & Barnard. |
| Richmond (Torah P. O.) Stearns | See Torah. |
| Revere*† .....Redwood | See Lamberton. |
| ▲Rochester*† .....Olmsted | B. W. EATON. |
| Rockdell*.....Olmsted | See Rochester. |
| Rockford*† .....Wright | D. D. Ames. |
| ▲Roseau* .....Roseau | R. J. Bell. |
| Rothsay*† .....Wilkin | See Breckenridge. |
| Round Lake*† ...Nobles | See Worthington. |
| Royalton*† .....Morrison | George H. Niles. |
| Rush City*† .....Chisago | J. D. Markham. |
| Rushford*† .....Fillmore | G. W. Rockwell. |
| Rushmore*† .....Nobles | See Worthington. |
| Ruthton*† .....Pipestone | See Pipestone. |
| Sacred Heart*† Renville | Erie L. Winge. |
| Sanborn*† .....Redwood | See Lamberton. |
| Sandstone*† .....Pine | J. A. Smith. |
| Sargeant*† .....Mower | See Austin. |
| Sauk Center*† ...Stearns | M. C. Kelsey. |
| ▲Sauk Rapids*† ...Benton | Thomas Van Etten. |
| ▲Shakopee*† .....Scott | J. A. SENN. |
| Shelly*† ..... Norman | See Ada. |
| Sherburne*† .....Martin | T. F. Knappen. |
| Silver Lake*† ...McLeod | See Glencoe. |
| ▲Slayton*† .....Murray | B. H. Whitney. |

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| Town and County. | Name. |
|---|---|
| Sleepy Eye*† .....Brown | SOMERVILLE & OLSEN. |
| South St. Paul*† .Dakota | See St. Paul. |
| Springfield*† .....Brown | George T. Olson. |
| Spring Grove*† .Houston. | O. K. Dahle. |
| Spring Valley*† Fillmore | J. Q. Farmer. |
| Staples*† .....Todd | E. F. Gummer. |
| Starbuck*† .....Pope | O. J. Johnson. |
| Steen*† .....Rock | See Luverne. |
| Stephen*† .....Marshall | G. A. Carr. |
| Stewart*† .....McLeod | See Glencoe. |
| Stewartville*† ..Olmsted | O. E. Hammer. |
| ▲Stillwater*† .Washington | F. W. GAIL. |
| St.Bonifacius*†Hennepin | See Minneapolis. |
| St. Charles*† .....Winona | E. Hill. |
| ▲St. Cloud*† .....Stearns | R. B. BROWER. |
| St. Hilaire*† ...Red Lake | J. K. Hannay. |
| ▲St. James*† ...Watonwan | W. S. HAMMOND. |
| ¶▲St. Paul*† .....Ramsey | CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank. |
| " ..... " | OSCAR HALLAM, Manhattan Bldg. Commercial, insurance, real estate, and probate law. Refers to Northern Exchange Bank. |
| " ..... " | F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank. |
| " ..... " | MORPHY, EWING & GILBERT, 606-611 Manhattan Bldg. Refer to First and Merchants National banks, and Capital Bank, St. Paul. |
| " ..... " | JOHN B. & E. P. SANBORN. Attorneys for NationalGerman-American Bank. |
| " ..... " | WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank. |
| ▲St. Peter*† .....Nicollet | A. A. STONE. |
| Swanville*† .....Morrison | See Little Falls. |
| Taylor's Falls*† .Chisago | See St. Paul. |
| Tenhassen..... Martin | See Fairmont, |
| Thief Riv.F'ls*†Redlake | Henry W. Lee. |
| Torah*† .....Stearns | See St. Cloud. |
| Tower*† .....St. Louis | W. G. Bonham. |
| Tracy*† .....Lyon | C. W. Main. |
| Truman .....Martin | See Welcome. |
| Twin Valley*† .. Norman | E. M. Niles. |
| ▲Two Harbors*† .....Lake | JOHN DWAN. |
| Tyler*† .....Lincoln | H. A. Stricker. |
| Ulen*† .....Clay | See Hawley. |
| Verndale*† .....Wadena | A. B. Kling. |
| VernonC'ter*†Blue E'rth | See Mankato. |
| Virginia*† ..... St. Louis | M. C. Palmer. |
| ▲Wabasha*† .....Wabasha | MULLEN & BOWDITCH. |
| Wabasso.....Redwood | See Walnut Grove. |
| Waconia*† ..... Carver | See Minneapolis. |
| ▲Wadena*† ..... Wadena | COPPERNOLL & WILLSON. |
| ▲Walker*† ..... Cass | J. G. McGARRY. |
| Minutgrove*† . Red'w'd | Mohler & Gooler. |
| ▲Warren*† .....Marshall | A. Grindeland. |
| ▲Waseca*† .....Waseca | JAMES M HANLEY. |
| Waterville*† ....Lesueur | G. F. Dullam. |
| Watkins*† .....Meeker | See Eden Valley. |
| Waverly*† .....Wright | See Buffalo. |
| Welcome*† .....Martin | G. M. Hopp. |
| Wells*† .....Faribault | D. A. Odell. |
| West Concord*† .. Dodge | W. W. Westcott. |
| West Duluth*†. St. Louis | Pealer & Fesler. |
| ▲Wheaton*† .....Traverse | O'Hair & Murphy. |
| ▲Willmar*† ....Randiyohi | G. H. Otterness. |
| ▲Windom*† ..Cottonwood | Thomas E. Sime. |
| WinnebagoC.*† Fariba'lt | H L. Bullis. |
| ▲Winona*† .....Winona | WEBBER & LEES. |
| Winthrop*† .....Sibley | E. H. Huebner. |
| Wood Lake*† Yel'wMed. | See Granite Falls. |
| Woodstock*†. Pipestone | See Pipestone. |
| ▲Worthington*† ...Nobles | J. A. TOWN. |
| Wykoff*† ..... Fillmore | See Spring Valley. |
| Zumbrota*† .... Goodhue | A. J. Rocking. |

## MISSISSIPPI.

| Town and County. | Name. |
|---|---|
| ▲Aberdeen*† .....Monroe | GEORGE C. PAINE. |
| Ackerman*† ....Choctaw | See Kosciusko. |
| Amory*† ..... Monroe | See Tupelo. |
| ▲Ashland* .....Benton | Kimbrough, Kyle, McDonald & Simpson. |
| ▲Augusta* .....Perry | See Hattlesburg. |
| Baldwyn*† ..... Lee | Wm. Cox. |
| ▲Batesville*† ..... Panola | Lowrey & Perkins. |
| ▲Bay St. Louis*†.Hancock | Bowers, Chaffe & McDonald. |
| ▲Belen* .....Quitman | James W. Mack. |
| Belzona*.....Washington | See Indianola. |
| Biloxi*† ..... Harrison | WHITE & NEVILLE. |
| ▲Boonevilie*† .... Prentiss | B. A. P. Selman. |
| ▲Brandon*† ..... Rankin | H. S. Cole. |
| ▲Brookhaven*† .. Lincoln | A C. McNair. |
| Brookville*† ...Noxubee | See Macon. |
| ▲Canton*† .....Madison | F. B. PRATT. |
| ▲Carrollton*† .....Carroll | D. A. McEarchen. |
| ▲Carthage* .....Leake | Lockett & Sullivan. |
| Centerville*† .Wilkinson | See Gloster. |
| ▲Charleston*. Tallahatchie | Dinkins & Caldwell. |
| ▲Clarksdale*† ... Coahoma | R. H. WILDBERGER. |
| ▲Coffeeville*† .. Yalobusha | BLOUNT & STONE. |
| ▲Columbia* ..... Marion | Mounger & Mounger. |
| ▲Columbus*† .... Lowndes | WILLIAM BALDWIN. |
| Como Depot*† ... Panola | Kyle & Shouds. |
| ▲Corinth*† .....Alcorn | J. M. Boone. |
| Crystal Springs*† Copiah | See Hazlehurst. |
| ▲Decatur* ..... Newton | Thomas Keith. |
| ▲Dekalb* ..... Kemper | See Macon. |
| Durant*† ..... Holmes | J. Wiener. |
| ▲Ellisville*† .....Jones | Shannon & Street. |
| Enterprise*† ..... Clarke | BUCKLEY & HALSELL. |
| Eupora*† ..... Webster | Dunn & Dunn. |
| ▲Fayette*• .....Jefferson | R. L. Corban. |
| ▲Forest*† .....Scott | Jeff. Kent. |
| ▲Friarpoint*† ... Coahoma | Fitzgerald & Maynard. |
| ▲Fulton* ..... Itawamba | E. C. Patton. |
| Gloster*† .....Amite | F. A. McClain. |
| Goodman*† ..... Holmes | See Durant. |
| ▲Greenville*† Washington | JAYNE & WATSON. |
| ▲Greenwood*† .... Leflore | SAM'L L. GWIN. |
| ▲Grenada*† ..... Grenada | A. T. ROANE. |
| Gulfport*† .....Harrison | W. G. Evans, Jr. |
| ▲Hattlesburg*† ..... Perry | S. E. Travis. |
| ▲Hazlehurst*† ..... Copiah | R. N. MILLER. |
| ▲Hernuando*† ..... De Soto | A. M. Solomon, Jr. |
| ▲Holly Springs*† .Marshall | STRICKLAND & GAREY. |
| ▲Houston*† ....Chickasaw | Lyon & Stockett. |
| ▲Indianola*† ... Sunflower | Baker & Moody. |
| ▲Iuka*† ..... Tishomingo | J. A. E. Pyle. |
| ¶▲Jackson*† ..... Hinds | BRAME & BRAME. Refer to any bank in Mississippi. |
| Jonestown*• ....Coahoma | See Clarksdale. |
| ▲Kosciusko*† .....Attala | ANDERSON & DAVIS. |
| Laurel*† ..... Jones | T. G. McCallum. |
| ▲Leakesville .....Greene | J. E. Alderman. |
| Leland*† .... Washington | See Greenville. |
| ▲Lexington*† .....Holmes | Hooker & Wilson. |
| ▲Liberty* ..... Amite | See Gloster. |
| ▲Louisville* .....Winston | Hopkins & Gully. |
| ▲Macon*• † ..... Noxubee | HELM & ALLGOOD. |
| ▲Magnolia*† ..... Pike | J. H Price. |
| ▲Mayersville*... Issaquena | See Rolling Fork. |
| McComb*† ..... Pike | J. B. Webb. |
| ▲Meadville* ..... Franklin | See Fayette. |
| ▲Meridian*† ...Lauderdale | COCHRAN & BOZEMAN. Refer to First National Bank. |
| ▲Mississippi City*† Harr'n | See Bay St. Louis. |
| ▲Monticello* .... Lawrence | J. H. Arrington. |
| Moss Point*† .....Jackson | C. H. Wood. |
| ▲Natchez*† ..... Adams | A. H. GEISENBERGER. Attorney for Merchants & Planters Bank. |
| ▲New Albany*† ..... Union | See Lee Crum. |
| Newton*† ..... Newton | J. R. Byrd. |
| Ocean Springs*†Jackson | See Scranton. |
| Okolona*† ....Chickasaw | Stovall & Williams. |
| ▲Oxford*† ..... Lafayette | H. A. Barr. |
| ▲Paulding* .....Jasper | Stone Deavours. |
| ▲Philadelphia* ....Neshoba | H. H. Rodgers. |
| Pickens*† ..... Holmes | See Lexington. |
| ▲Pittsboro* .....Calhoun | Brewer, Wilson & Smith. |
| ▲Pontotoc*† .....Pontotoc | O. C. Carr. |
| Poplarville*†Pearl River | Shivers & Shivers. |
| ▲Port Gibson*†. Claiborne | J. McMARTIN. |
| ▲Purvis*† ..... Marion | Henry Mounger. |
| ▲Quitman*† .....Clarke | See Meridian. |
| ▲Raleigh* ..... Smith | See Forest. |
| ▲Raymond*† .....Hinds | D. S Fearing. |
| ▲Ripley*† ..... Tippah | Charles M. Thurmond. |
| ▲Rosedale*† .....Bolivar | CHARLES SCOTT AND E. H. WOODS. |
| ▲Sardis*† ..... Panola | Boothe & Boothe. |
| ▲Scranton*† ..... Jackson | H. BLOOMFIELD. |
| ▲Senatobia*† ..... Tate | J. F. Dean. |
| ▲Starkville*† .. Oktibbeha | Carroll & Magruder. |
| Summit*† ..... Pike | J. B. Holden. |
| Tchula*† ..... Holmes | See Lexington. |
| Terry*† ..... Hinds | B. F. Fortner. |
| ▲Tunica*† ..... Tunica | Henderson & Bankston. |
| ▲Tupelo*† ..... Lee | ALLEN & ROBINS. |
| Utica*† ..... Hinds | See Jackson. |
| ▲Vaiden*† ..... Carroll | McClurg & Flowers. |
| ▲Vicksburg*† ..... Warren | MILLER, SMITH & HIRSH. |
| ▲Walthall* ..... Webster | Fox, Rowe & Lamb. |
| ▲Water Valley*† ..Yalob'a | D. D. McREE. |
| ▲Waynesboro*† ...Wayne | C. R. Pitts. |
| Wesson*† ..... Copiah | See Hazlehurst. |
| ▲West Point*† ..... Clay | ROANE & McCLELLAN. |
| ▲Westville* ..... Simpson | A. W. Dent. |
| ▲Williamsburg* Covington | D. A. McIntosh. |
| ▲Winona*† .. Montgomery | SWEATMAN, TROTTER & KNOX. |
| ▲Woodville*† ..Wilkinson | Bramlett & Tucker. |
| ▲Yazoo City*† ..... Yazoo | E. DRENNING. |

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## MISSOURI.

| Town and County. | Name. |
|---|---|
| Adrian*•† ..... Bates | A. J. Smith. |
| Agency* ..... Buchanan | E. W. Miller. |
| ▲Albany*•†..... Gentry | CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo. |
| Alma*•†..... LaFayette | See Blackburn. |
| Altamont*•†..... Daviess | T. M. Mallory. |
| ▲Alton*..... Oregon | J. D. Brooks. |
| Amity*•†..... DeKalb | See Maysville. |
| Amsterdam*•† ..... Bates | See Butler. |
| Appleton City*•† St. Clair | JOHN A. GILBREATH. |
| Armstrong*•†.... Howard | R. M. Bagby. |
| Arrow Rock* ..... Saline | See Marshall. |
| Ash Grove*•†..... Greene | Harvey Murray. |
| Ashland* ..... Boone | Eli Penter. |
| Atlanta*•†..... Macon | See Laplata. |
| Aurora*•†..... Lawrence | E. J. WHITE. |
| Auxvasse*•†.... Callaway | R. G. Hale. |
| ▲Ava*..... Douglas | Adams Bros. |
| Baring*•†..... Knox | See Edina |
| Barnard*•† ..... Nodaway | P. J. Hainey. |
| Belton*•†..... Cass | L. M. Crouch. |
| ▲Benton*•†..... Scott | J. L. Moore. |
| ▲Bethany*•†..... Harrison | ALVORD & FRISBY. |
| Bethel*..... Shelby | See Shelbyville. |
| Bevier*•†..... Macon | C. F. Hale. |
| Billings*•†..... Christian | W. F. Lamkin. |
| Birch Tree*•†.... Shannon | See Winona. |
| Blackburn*•†..... Saline | See Marshall. |
| Blackwater*•†.... Cooper | See Boonville. |
| Blairstown*•†..... Henry | W. R. Phinney. |
| ▲Bloomfield*..... Stoddard | E. J. WILLIAMS. |
| Blue Springs*•†..Jackson | Herrington & Burrus. |
| Blythedale*•†... Harrison | See Bethany. |
| Bolckow*•†..... Andrew | See Savannah. |
| ▲Bolivar*•†..... Polk | UPTON & SKINKER. |
| Bonne Terre*•†St. Franc's | J. H. Maingen. |
| ▲Boonville*•†..... Cooper | W. V. DROFFEN. |
| Bosworth*•†..... Carroll | C. W. Lawrence. |
| ▲Bowling Green*•†... Pike | J. D. HOSTETTER. |
| Brashear*•†..... Adair | Blair & Vawter. |
| Braymer*•†..... Caldwell | D. E. Adams. |
| Breckinridge*•†. Caldwell | O. J. Chapman. |
| Bronaugh*•†..... Vernon | See Sheldon. |
| Brookfield*•†..... Linn | A. A. BAILEY. |
| Browning*•†..... Linn | E. H. Fields. |
| Brunswick*•†.... Chariton | Louis Benecke. |
| Bucklin*•†..... Linn | F. W. Byrd. |
| Buckner*•†..... Jackson | See Independence. |
| ▲Buffalo*..... Dallas | D. M. Rush. |
| Bunceton*•†..... Cooper | See Boonville. |
| Burlington Jc.*•†..Nod'y | J. F. Robertson. |
| ▲Butler*•†..... Bates | SMITH & STANLEY. |
| Calnesville*•†... Harrison | S. P. Davisson. |
| Calhoun*•†..... Henry | L. R. Simpson. |
| ▲California*•†... Moniteau | J. W. HUNTER. |
| Callao*•†..... Macon | See Macon City. |
| Camden Point*•†.... Platte | See Platte City. |
| Cameron*•†..... Clinton | Turner & Goodrich. |
| Campbell*•†..... Dunklin | See Kennett. |
| Canton*•†..... Lewis | J. M. JEFFRIES. |
| Cape Girardeau*•†. C. Gir. | B. F DAVIS. |
| Carl Junction*•†.. Jasper | See Joplin. |
| ▲Carrollton*•†..... Carroll | CHARLES R. PATTISON. |
| Carterville*•†..... Jasper | Howard Gray. |
| ▲Carthage*•†..... Jasper | H. H. HARDING. |
| ▲Caruthersville*•Pemiscot | C. B. Faris. |
| ▲Cassville*•..... Barry | T. M. Allen. |
| Center*•†..... Ralls | E. W. Keithly. |
| Center View*•†..Johnson | See Warrensburg. |
| ▲Centerville*.... Reynolds | Z. C. Smith. |
| Centralia*•†..... Boone | H. S. Booth. |
| Chamois*•†..... Osage | Henry Marquand. |
| ▲Charleston*•†.Mississippi | RUSSELL & DEAL. |
| Chilhowee*•†..... Johnson | See Warrensburg. |
| ▲Chillicothe*•†.Livingston | CHARLES A. LOOMIS. |
| Chula*•† ..... Livingston | R. F. Davis. |
| Clarence*•† ..... Shelby | George C. Grant. |
| Clark*•†..... Randolph | See Moberly. |
| Clarksburg*•†.... Moniteau | See California. |
| Clarksdale*•†..... DeKalb | Brown & Hunt. |
| Clarksville*•† ..... Pike | Edwards & Duvall. |
| ▲Clayton*•†..... St. Louis | See Central |
| Clearmont*•† .. Nodaway | See Maryville. |
| ▲Clinton*•†..... Henry | C. C. DICKINSON. |
| Clyde*..... Nodaway | F. J. McCarthy. |
| Coffeyburg*..... Daviess | See Pattonsburg. |
| Colecamp*•†..... Benton | N. H. Robinson. |
| ▲Columbia*•†..... Boone | NORTH T. GENTRY. |
| Commerce*•†..... Scott | Wm. Ballentine. |
| Concordia*•† .. Lafayette | See Higginsville. |
| Conway*•..... Laclede | R. S. Phillips. |
| Corder*•†..... Lafayette | See Higginsville. |
| Corning*•†..... Holt | See Oregon. |
| Cowgill*•† ..... Caldwell | See Kingston. |
| Craig*•†..... Holt | See Oregon. |
| Cross Timbers*..Hickory | See Hermitage. |
| Cuba*•†..... Crawford | See Steelville. |
| Curryville*•†..... Pike | J. D. Gates. |
| Dadeville*..... Dade | See Greenfield. |
| ▲Danville*.. Montgomery | See Montgomery City. |
| Darlington*•† .... Gentry | Joseph Sager. |
| Dearborn*•†..... Platte | See St. Joseph. |
| Deepwater*•†..... Henry | W. S. Banta. |
| De Kalb*•†.....Buchanan | See St. Joseph. |
| De Soto*•†.....Jefferson | JOHN L. THOMAS & SON. |
| Dexter*•†..... Stoddard | Mozley & Liles. |
| Dixon*•†..... Pulaski | W. H. Murphy. |
| ▲Doniphan*•†..... Ripley | J. C. Sheppard. |
| Downing*•†..... Schuyler | W. T. Cowell. |
| Drexel*•†..... Cass | John. F. Lawder. |
| Eagleville* ..... Harrison | See Blythdale. |
| E. Prairie*•†..Mississippi | See Charleston. |
| Edgerton*•† ..... Platte | Bruce & Cumberford. |
| ▲Edina*•†..... Knox | W. C. HOLLISTER. |
| Eldon*•†..... Miller | W. M. Lumpkin. |
| El DoradoSprings*•Cedar | R. N. Banister. |
| Elmo*•†..... Nodaway | See Maryville. |
| Elsberry*•† ..... Lincoln | W. A. Dudley. |
| ▲Eminence*..... Shannon | L. B. Shuck. |
| Ethel*•†..... Macon | J. T. White. |
| Everton*•†..... Dade | Howard Ragsdale. |
| Excelsior Springs*•† Clay | C. H. COPPINGER. |
| Fairfax*•†..... Atchison | See Tarkio. |
| Fairplay*•†..... Polk | See Bolivar. |
| Farber*•†..... Audrain | See Laddonia. |
| ▲Farmington*.St. Francois | M. R. SMITH. |
| Faucette*•† .....Buchanan | See St. Joseph. |
| ▲Fayette*•† ..... Howard | R. P. TALBOT. |
| Festus*•†..... Jefferson | R. A. Swink. |
| Fillmore*..... Andrew | See Savannah. |
| Flatriver*•†..St. Francois | See Bonne Terre. |
| Florida*..... Monroe | Bartlett Rosell. |
| Forest City*•† ..... Holt | B. F. McDaniel. |
| ▲Forsyth*..... Taney | Wm. H. Johnson. |
| Foster*..... Bates | See Butler. |
| Frankford*•† ..... Pike | Jesse B. Jones. |
| ▲Fredericktown*•†Madis'n | E. D Anthony. |
| Freeman*•† ..... Cass | See Harrisonville. |
| ▲Fulton*•† ..... Callaway | T. A. BOULWARE. |
| ▲Gainesville* ..... Ozark | See Ava. |
| ▲Galena*..... Stone | John T. Moore. |
| ▲Gallatin*•† ..... Daviess | HAMILTON & DUDLEY. |
| Galt*•..... Grundy | M. Bingham. |
| Garden City*•†..... Cass | W. R. Hall. |
| Gayoso*.....Pemiscot | See Caruthersville. |
| Gentry..... Gentry | See Darlington. |
| Gibbs*•† ..... Adair | See La Plata. |
| Gilliam*•† ..... Saline | See Slater. |
| Gilman City• ....Harrison | Charles D. Knight. |
| Glasgow*•†..... Howard | H. C. COCKERILL. |
| Glenwood*•† .....Schuyler | H. D. B. Cutler. |
| Golden City*•† ..Barton | H. A. Raymond. |
| Gorin*•† ..... Scotland | See Memphis. |
| Gower*•†..... Clinton | See Plattsburg. |
| Graham* ..... Nodaway | See Maitland. |
| Granby*•† ..... Newton | See Neosho. |
| Granger*•† .....Scotland | See Memphis. |
| ▲Grant City*•†..... Worth | J. E. SCHOOLER. |
| Green Castle*..... Sullivan | See Milan. |
| Green City*•†.... Sullivan | See Greencastle. |
| ▲Greenfield*•†..... Dade | L. W. Shafer. |
| Green Ridge*•†..... Pettis | R. H. Hunter. |
| ▲Greenville*..... Wayne | See Piedmont. |
| Guilford*•† .... Nodaway | See Barnard. |
| Hale*•† ..... Carroll | W. T. Dixon. |
| Hallsville*•† ..... Boone | See Columbia. |
| Hamilton*•† .... Caldwell | S. M. YOUNG. |
| Hannibal*•† ..... Marion | F. W. NEEPER. |
| Hardin*•† ..... Ray | J. T. Allbritain. |
| Harris*•†..... Sullivan | C. B. Harris. |
| ▲Harrisonville*•† ..... Cass | A. A. WHITSITT. |
| ▲Hartville* ..... Wright | J. W. Jackson. |
| Harwood*•†..... Vernon | See Nevada. |
| Hayti*..... Pemiscot | J. E. Duncan. |
| ▲Hermann*•†...Gasconade | AUGUST MEYER. |
| ▲Hermitage*..... Hickory | Wm. L. Pitts. |
| Higbee*•†..... Randolph | J. F. Jarman. |
| Higginsville*•† .Lafayette | WHITSETT & KEITH. |
| ▲Hillsboro*•† .....Jefferson | J. J. Williams. |
| Holden*•†..... Johnson | J. P. Orr. |
| Holt*•†..... Clay | D. L. Wilhoit. |
| Hopkins*•† ..... Nodaway | S. E. Browne. |
| ▲Houston*..... Texas | CLARK DOOLEY. |
| Houstonia*•†..... Pettis | See Sedalia. |
| Humansville*•†..... Polk | O. J. McLane. |
| Hume*•† ..... Bates | See Rich Hill. |
| Humphreys*•†.... Sullivan | J. D. Johnson. |
| Hunnewell*•†..... Shelby | See Shelbina. |
| ▲Huntsville*•† .. Randolph | JOHN N. HAMILTON. |
| Hurdland*•† ..... Knox | See Edina. |
| Iberia*..... Miller | See Dixon. |
| ▲Independence*•† Jackson | ALBERT M. OTT. |
| ▲Ironton*•† ..... Iron | William R. Edgar. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

| Town and County. | Name. |
|---|---|
| ▲Jackson*•† Cape Girard u | W. H. Miller. |
| Jameson*•†.....Daviess | See Gallatin. |
| Jamesport*•†.....Daviess | SAM W. BUZARD. |
| Jamestown*†....Moniteau | See California. |
| Jasper*•† .....Jasper | See Lamar. |
| ¶▲Jefferson City*•†...Cole | F. M. BROWN. |
| Jerico* .....Cedar | See Stockton. |
| Jonesburg*•† Montg'mery | Johnson & Drunert. |
| Joplin*•†.....Jasper | JAMES P. MEAD. |
| ▲Kahoka*•† .....Clark | Charles Hiller. |
| Kansas City*•†...Jackson | ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y. |
| " ..... " | GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co. |
| " ..... " | HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City. |
| " ..... " | KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City. |
| " ..... " | LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City. |
| " ..... " | MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce. |
| " ..... " | FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank. |
| " ..... " | WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law. |
| " ..... " | WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application. |
| " ..... " | WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank. |
| Kearney*•†.....Clay | See Liberty. |
| ▲Kennett*•†.....Dunklin | C. P. Hawkin. |
| ▲Keytesville*•†...Chariton | O. F. SMITH. |
| Kidder*•†.....Caldwell | See Kingston. |
| King City*•†.....Gentry | J. W. Sullinger. |
| ▲Kingston*• .....Caldwell | C. S. McLaughlin. |
| Kingsville*•† ....Johnson | See Warrensburgh. |
| ▲Kirksville*•†.....Adair | RIEGER & RIEGER. |
| Kirkwood*•†....St. Louis | J. T. JAMES. |
| Knobnoster*•†...Johnson | S. G. Kelley. |
| Knox City*•†.....Knox | See Edina. |
| La Belle*•† .....Lewis | E. A. Dowell. |
| Laclede*•† .....Linn | O. F. Libby. |
| Laddonia*•†.....Audrain | E. C. Kennan. |
| La Grange*•†.....Lewis | George R. Davis. |
| ▲Lamar*•† .....Barton | COLE & BURNETT. |
| Lamonte*•†.....Pettis | R. H. Hunter. |
| ▲Lancaster*•†.....Schuyler | N. M. Shelton. |
| La Plata*•†.....Macon | Joseph Park. |
| Laredo*•†.....Grundy | See Trenton. |
| Lathrop*•† .....Clinton | See Plattsburg. |
| Latour*•† .....Johnson | See East Lynne. |
| Lawson*•† .....Ray | See Richmond. |
| ▲Lebanon*•†.....Laclede | J. P. NIXON. |
| Lee's Summit*•†.Jackson | T. J. Hackler. |
| Leeton*†.....Johnson | See Warrensburg. |
| Lemonville*†.....Putnam | See Unionville. |
| Lewistown*•† .....Lewis | R. J. McNally. |
| ▲Lexington*•†...Lafayette | ALEXANDER GRAVES. |
| Liberal*•†..... Barton | Grant Comfort. |
| ▲Liberty*•†.....Clay | MARTIN E. LAWSON. |
| Licking* .....Texas | W. H. Craven. |
| ▲Lincoln*•†..... Benton | See Warsaw. |
| ▲Linn*† .....Osage | Ryors & Vorhall. |
| ▲Linn Creek*.....Camden | S. C. Roach. |
| ▲Linneus*•† .....Linn | George B. Milburne, Jr. |
| Lock Spring*•†...Daviess | See Gallatin. |

| Town and County. | Name. |
|---|---|
| Lockwood*•†.....Dade | A. J. Young. |
| Louisiana*•† .....Pike | JAMES W. REYNOLDS |
| Lowry City*•†....St. Clair | See Osceola. |
| Lucerne*•†.....Putnam | T. B. Davis. |
| Ludlow*•†.....Livingston | See Chillicothe. |
| Luray*•†..... Clark | See Kahoka. |
| Lutesville*•†....Bollinger | See Marblehill. |
| ▲Macon*•†..... Macon | JOHN A. WHITE. |
| Madison*•†..... Monroe | George W. Ferrell. |
| Maitland*•† .....Holt | R. B. Bridgeman. |
| Malden*•† .....Dunklin | John T. McKay. |
| Malta Bend*•†.....Saline | See Marshall. |
| Mansfield*•†.....Wright | L. D. Marr. |
| ▲Marblehill*†.... Bollinger | W. K. Chandler. |
| Marceline*•† ..... Linn | Harry K. & H. J. West. |
| Marionville*•†. Lawrence | C. C. Matlock. |
| ▲Marshall*•†.....Saline | ROBERT M. REYNOLDS. |
| ▲Marshfield*•†....Webster | HARRY FYAN. |
| Martinsburg*•†.. Audrain | See Mexico. |
| ▲Maryville*•†.... Nodaway | B. RALEIGH MARTIN. |
| ▲Maysville*•†..... DeKalb | Frank Costello. |
| Mayview*•†.... Lafayette | See Higginsville. |
| McFall*•†..... Gentry | C. S. Lockwood. |
| Meadville*•†..... Linn | E. D. Harvey. |
| ▲Memphis*•† ..... Scotland | N. M. PETTINGILL. |
| Mendon*•†..... Chariton | See Keytesville. |
| Mendota*•†..... Putnam | See Unionville. |
| Mercer*•†.....Mercer | See Lineville, Iowa. |
| Merwin*•†..... Bates | See Butler. |
| ▲Mexico*•†.....Audrain | CHARLES R. MACFARLANE |
| Miami*..... Saline | John A. Dunlap. |
| Middletown*Montgomery | S. W. & C. I. Ray. |
| ▲Milan*•†.....Sullivan | JOHN M. CAMPBELL. |
| Missouri City*•†..... Clay | L. G. Hopkins. |
| Moberly*•†..... Randolph | WILLARD P. CAVE. |
| Mokane*•† ..... Callaway | See Tebbetts. |
| Monett*•† ..... Barry | JOHN T. BURGESS. |
| Monroe City*•†.. Monroe | R. B. Bristow. |
| Montgomery City*•†Mont | J. D. BARNETT. |
| ▲Monticello*..... Lewis | J. E. Thompson. |
| Montrose*•†.....Henry | N. B. Conrad. |
| Morley*•†..... Scott | R. A. Kingsbury. |
| Morrisville*..... Polk | See Bolivar. |
| Mound City*•† ..... Holt | D. W. Porter. |
| Mountain Grove*•† Writ't | C. F. Evans. |
| Mt. Moriah*..... Harrison | See Bethany. |
| ▲Mt. Vernon*•† .Lawrence | Henry Brumback. |
| Nelson*•†.....Saline | Wm. D. Bush. |
| ▲Neosho*•†.....Newton | GEORGE HUBBERT. |
| ▲Nevada*•†..... Vernon | R. B. COOK. |
| Newark* ..... Knox | See Edina. |
| New Cambria*•†.. Macon | B. D. Norton. |
| New Florence*•†..Mont'y | T. J. Powell. |
| New Franklin*•† Howard | M. T. Hardister. |
| New Hampton*† Harrison | See Bethany. |
| New Haven*•†.. Franklin | See Washington. |
| ▲New London*•†..... Ralls | JOHN MEGOWN. |
| ▲New Madrid*•† New Mad. | ROBERT RUTLEDGE. |
| Newtown*•†..... Sullivan | See Trenton. |
| Niangua*†..... Webster | See Marshfield. |
| Norborne*•†..... Carroll | A. L. Morrow. |
| Novelty* ..... Knox | W. N. Doyle. |
| Oak Grove*•†....Jackson | See Blue Springs. |
| Odessa*•†.....Lafayette | N. M. Houx. |
| Olean*•†.....Miller | See Tuscumbia. |
| ▲Oregon*.....Holt | T. C. DUNGAN. |
| Oronogo*•† ..... Jasper | See Carthage. |
| Orrick*•†..... Ray | See Richmond. |
| Osborn*•†.....DeKalb | P. M. Hatch. |
| ▲Osceola*•†..... St. Clair | Mann & Daniel. |
| Osgood*•† ..... Sullivan | See Milan. |
| Otterville*•†..... Cooper | Thomas J. Starke. |
| ▲Ozark*•† ..... Christian | W. A. LONG. |
| Pacific*•†.....Franklin | See Washington. |
| ▲Palmyra*•†.....Marion | W. M. BOULWARE. |
| ▲Paris*•†.....Monroe | J. R. REYNOLDS. |
| Parkville*•† ..... Platte | James Brown. |
| Parnell*•†.....Nodaway | See Sheridan. |
| Pattonsburg*•†...Daviess | T. A. Gaines. |
| Pax*.....Lawrence | See Mt. Vernon. |
| Perry*•†..... Ralls | See Hannibal. |
| ▲Perryville*•†..... Perry | EDWARD ROBB. |
| Piedmont*•†..... Wayne | Joel Hines. |
| Pierce City*•†..Lawrence | F. C. Johnston. |
| Pilotgrove*•† .....Cooper | See Boonville. |
| ▲Pineville*.....McDonald | J. A. Sturges. |
| ▲Platte City*•†.....Platte | N. B. Anderson. |
| ▲Plattsburg*•† .... Clinton | F. B. ELLIS. |
| Pleasant Hill*•†..... Cass | T. H. Loud. |
| Polo*•†.....Caldwell | F. B. Klepper. |
| ▲Poplarbluff*•†..... Butler | S. M. CHAPMAN. |
| Portland*•† .... Callaway | See Fulton. |
| ▲Potosi*•†.... Washington | E. M. Dearing. |
| Powersville*•†... Putnam | E. C. Wickless. |
| ▲Princeton*•†..... Mercer | IRA B. HYDE. |
| Purdin*•†..... Linn | See Laclede. |
| Purdicon*•† ..... Stoddard | See Bloomfield. |
| Queen City*•†...Schuyler | W. M. Saxbury. |
| Quitman*•†..... Nodaway | A. Collins. |
| Ravanna* .....Mercer | See Princeton. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Ravenwood*†..Nodaway | See Sheridan. |
| Raymore*† ..... Cass | See Harrisonville. |
| Rea*† ..... Andrew | See Savannah. |
| Republic*†..... Greene | Mooneyham & Mooneyham. |
| Rhineland*†Montgomery | See Hermon. |
| Rich Hill*†.....Bates | TEMPLETON & HALES. |
| Richland*†.....Pulaski | S. J. Manes. |
| ▲Richmond*† ..... Ray | BLACK & DE MASTERS. |
| Ridgeway*†.... Harrison | See Bethany. |
| Rocheport*† ..... Boone | See Boonville. |
| ▲Rockport*†..... Atchison | Hunt & Bailey. |
| Rockville*†..... Bates | W. E. Heyle. |
| Rogersville*†... Webster | See Marshfield. |
| ▲Rolla*†.....Phelps | T. M. JONES. |
| Rosendale*† .... Andrew | See Savannah. |
| Rothville*†.....Chariton | See Keytesville. |
| Russellville*†..... Cole | See Jefferson City. |
| Rutledge*† .....Scotland | See Memphis. |
| ▲Salem*† ..... Dent | L. Judson. |
| Salisbury*† .... Chariton | W. S. STOCKWELL. |
| Sarcoxie*†.....Jasper | D. M. Roper. |
| ▲Savannah*† .... Andrew | BOOHER & WILLIAMS. |
| Schell City*†.....Vernon | See Nevada. |
| ▲Sedalia*†.....Pettis | BARNETT & BARNETT. |
| Seneca*†.....Newton | R. J. Balch. |
| Seymour*†..... Webster | A. H. Davis. |
| Shelbina*†..... Shelby | W. O. L. JEWETT & SON. |
| ▲Shelbyville* ..... Shelby | P. B. Dunn. |
| Sheldon*† ..... Vernon | J. P. Jones & Son. |
| Sheridan*†..... Worth | A. N. Tibbels. |
| Sikeston*†.....Scott | J. W. Moore. |
| Silex*†..... Lincoln | See Troy. |
| Skidmore*†.....Nodaway | W. M. Howden. |
| Slater*†.....Saline | C. P. STARTS. |
| Smithton*†..... Pettis | R. H. Hunter. |
| Smithville*†.....Clay | Z. S. Collins. |
| So. St. Joseph†.Buchanan | See St. Joseph. |
| So.-West City*.McDonald | See Pineville. |
| Sparta*†.....Christian | See Ozark. |
| Spickard*†.....Grundy | J. A. Denslow. |
| ▲Springfield*†.... Greene | WHITE & McCAMMON. |
| Stanberry*†..... Gentry | RATCLIFFE & RATCLIFFE. |
| ▲Steelville*†.... Crawford | A. H. Harrison. |
| ▲Ste. Genevieve*†S.Genev. | E. A. ROZIER. |
| Stewardsville*†.De Kalb | B. F. Clark. |
| ▲St. Charles*†. St. Charles | R. C. HAENSSLER. |
| St. James*†..... Phelps | See Rolla. |
| ▲St. Joseph*†.. Buchanan | LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city. |
| " ..... " | JULIEN B. SHACKELFORD. Refers to the First Nat. Bank. |
| " ..... " | STAUBER, CRANDALL & STROP. Refer to National Bank of St. Joseph and German-American Bank; Union National Bank, Chicago. |
| St. Louis*†.....St. Louis | ABBOTT & EDWARDS, 315 Chestnut St. Counsel for R. G. Dun & Co. Refer to American Exch. Bank. |
| " ..... " | ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis. |
| " ..... " | FREDERICK H. BACON, 509 Olive St. Refers to State Bank. |
| " ..... " | GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank. |
| " ..... " | COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks. |
| " ..... " | GRANT, CARROLL & KENNEDY, Carleton Bldg. Refer to Continental National Bank. |
| " ..... " | KIDD & DAVIS, Laclede Bldg. Refer to Continental Nat. Bank. |
| " ..... " | KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank. |
| " ..... " | ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank. |
| " ..... " | STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank. |
| " ..... " | TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank. |
| ▲Stockton*..... Cedar | JAMES MASTERS. |
| Stotts City*.....Lawrence | D. B. Jones. |
| Stoutsville*†.....Monroe | See Paris. |
| Sturgeon*†.....Boone | Thomas C. Carter. |
| Sullivan*†..... Franklin | Charles E. Farrar. |
| Sumner*†..... Chariton | See Keytesville. |
| Sweet Springs*†...Saline | James H. Ashurst. |
| Tarkio*†..... Atchison | L. G. POPE. |
| Thayer*†.....Oregon | S. M. Meeks. |
| Tina*†..... Carroll | George D. Williams. |
| Tipton*†..... Moniteau | W. F. Quigley. |
| ▲Trenton*†..... Grundy | HUGH C. SMITH. |
| Triplett*†..... Chariton | See Keytesville. |
| ▲Troy*†..... Lincoln | R. S. Sutton. |
| Turney*†..... Clinton | See Plattsburg. |
| ▲Tuscumbia*†..... Miller | L. N. Musser. |
| ▲Union*†..... Franklin | Charles F. Gallenkamp. |
| Union Star*†.... De Kalb | Henry Boone. |
| ▲Unionville*†.... Putnam | B. H. BONFOEY. |
| Urich*†..... Henry | J. A. Overbey. |
| ▲Vanburen*†..... Carter | Daniel Huett. |
| Vandalia*†..... Audrain | W. W. Botts. |
| Verona*†..... Lawrence | See Monett. |
| ▲Versailles*†..... Morgan | WM. FORMAN. |
| ▲Vienna*..... Maries | John W. Terrill. |
| Walker*†..... Vernon | See Nevada. |
| Walnut Grove*†..Greene | W. H. Davis. |
| ▲Warrensburg*†..Johnson | EWING COCKRELL. |
| ▲Warrenton*†..... Warren | Peers & Morsey. |
| ▲Warsaw*†..... Benton | H. P. Lay. |
| Washington*†..Franklin | Jesse H. Schaper. |
| Watson*†..... Atchison | See Rock Port. |
| Waverly*†..... Lafayette | E. M. Edwards. |
| Wayland*†..... Clark | See Kahoka. |
| ▲Waynesville*..... Pulaski | W. H. Locker. |
| Weatherby*†..... DeKalb | See Maysville. |
| Weaubleau*†....Hickory | Theodore Ruett. |
| Webb City*†..... Jasper | REDDING & OWEN. |
| Wellington*†..Lafayette | See Lexington. |
| Wellsville* .Montgomery | Barker & Shackelford. |
| Wentzville*†. St. Charles | Charles J. Walker. |
| Westboro*† ....Atchison | J. W. Peck. |
| Weston* ..... Platte | Charles H. Hillix. |
| ▲West Plains*†..... Howell | OLDEN & ORR. |
| Wheatland*..... Hickory | Wm. D. Harryman. |
| Wheeling*† ..Livingston | See Chillicothe. |
| Willow Springs*†Howell | A. MULLINIX. |
| Windsor*†..... Henry | James P. Allen. |
| Winfield*†..... Lincoln | W. H. Jackson. |
| Winigan* ..... Sullivan | See Greencastle. |
| Winston*†..... Daviess | See Gallatin. |
| Wyaconda*†..... Clark | See Kahoka. |
| Xenia..... Putnam | See Unionville. |

## MONTANA.

| Town and County. | Name. |
|---|---|
| ▲Anaconda*†.Deer Lodge | GEORGE B. WINSTON. |
| Belt*†..... Cascade | Camden Bretz. |
| ▲Bigtimber*†Sweet Grass | A. G. Hatch |
| ▲Billings*†...Yellowstone | W. M. JOHNSTON. |
| ▲Boulder*†..... Jefferson | George F. Cowan. |
| ▲Bozeman*†..... Gallatin | LUCE & LUCE. |
| Bridger..... Carbon | See Red Lodge. |
| ▲Butte*†..... Silver Bow | CLAYBERG & CORBETT. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana. |
| ▲Choteau* ..... Teton | J. G. Blair. |
| Columbia Falls*† Flath'd | R. L. Oliver. |
| Deerlodge...*†Deerlodge | Edward Scharnikow. |
| ▲Dillon*†....Beaver Head | JOHN G. WILLIS. |
| Forsyth*†..... Custer | See Miles City. |
| ▲Fort Benton*†...Choteau | B. L. Powers. |
| ▲Glasgow*†..... Valley | J. J. Kerr. |
| Glendale*...Beaver Head | See Dillon. |
| ▲Glendive*†..... Dawson | Thomas C. Holmes. |
| ▲Great falls*†..... Cascade | SAM'L STEPHENSON. |
| Hamilton*†..... Ravalli | Charles M. Crutchfield. |
| ¶▲Helena*† Lewis and Clarke | CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana. |
| ▲Kalispell*†..... Flathead | Sanford & Grubb. |
| ▲Lewistown*†..... Fergus | W. M. Blackford. |
| ▲Livingston*..... Park | H. J. MILLER. |
| ▲Miles City*†..... Custer | GEORGE R. MILBURN. |
| ▲Missoula*†..... Missoula | THOMAS G. MARSHALL. |
| Neihart*†..... Cascade | Richard Bennett. |
| ▲Philipsburg*†... Granite | W. E. MOORE. |
| Red Bluff ..... Madison | See Virginia City. |
| ▲Red Lodge*†..... Carbon | George W. Pierson. |
| Sandcoulee*†..... Cascade | See Great Falls. |
| ▲Stevensville*†..... Ravalli | GEORGE T. BAGGS. |
| Stockette..... Cascade | See Great Falls. |
| ▲Townsend*†. Broadwater | J. E. Kanouse. |
| Twin Bridges*●...Madison | See Virginia City. |
| ▲Virginia City*†...Madison | L. L. Callaway. |
| ▲White SulphurSpgs*Mghr | M. WATERMAN. |
| Wibaux*†..... Dawson | See Glendive. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

## NEBRASKA.

| Town and County. | Name. |
|---|---|
| Adams*† ..... Gage | See Beatrice. |
| ▲Ainsworth*† ..... Brown | P. D. McANDREW. |
| ▲Albion*† ..... Boone | J. A. Price. |
| Alexandria*† ..... Thayer | See Hebron. |
| Allen*† ..... Dixon | See Randolph. |
| Alliance*† ..... Boxbutte | Wm. Mitchell. |
| ▲Alma*† ..... Harlan | THOMAS L. PORTER. |
| Ansley*† ..... Custer | Judson C. Porter. |
| Arapahoe*† ..... Furnas | J. H. Mooney. |
| Arcadia*† ..... Valley | John Wall. |
| Arlington*† . Washington | W. S. Cook. |
| Ashland*† ..... Saunders | W. B. CLARK. |
| Ashton*† ..... Sherman | See Loup City. |
| Atkinson*† ..... Holt | A. Searly. |
| ▲Auburn*† ..... Nemaha | B. FRANK NEAL. |
| ▲Aurora*† ..... Hamilton | STANLEY & COYKENDALL. |
| Avoca*† ..... Cass | C. E. Tefft. |
| Axtell*† ..... Kearney | See Minden. |
| Bancroft*† ..... Cuming | H. L. Keefe. |
| Barnston*† ..... Gage | See Blue Springs. |
| ▲Bartlett* ..... Wheeler | Bishop & Anderson. |
| Bartley*† ..... Redwillow | See McCook. |
| ▲Bassett*† ..... Rock | J. A. Douglas. |
| Battlecreek*† .. Madison | See Norfolk. |
| Bayard* ..... Cheyenne | See Geering. |
| Bazile Mills* ..... Knox | See Creighton. |
| ▲Beatrice*† ..... Gage | HAZLETT & JACK. |
| ▲Beaver City*† .... Furnas | Kelley & Keyes. |
| Beaver Crossing*† S'w'rd | Horney & Evans. |
| Beemer*† ..... Cuming | See West Point. |
| Belden*† ..... Cedar | See Randolph. |
| Bellwood*† ..... Butler | See David City. |
| Belvidere*† ..... Thayer | See Hebron. |
| Benedict*† ..... York | See York. |
| ▲Benkelman*† ..... Dundy | James & Eberhart. |
| Bennett*† ..... Lancaster | W. A. Hartley. |
| Bennington*† ... Douglas | H. B. Waldron. |
| Berlin*† ..... Otoe | See Nebraska City. |
| Bertrand*† ..... Phelps | R. J. Ahara. |
| Bigspring*† ..... Deuel | See Ogallala. |
| ▲Blair*† ..... Washington | F. S. HOWELL. |
| Bloomfield*† ..... Knox | W. De Funk. |
| ▲Bloomington*† . Franklin | A. H. Byrum. |
| Blue Hill*† ..... Webster | A. D. RAMSEY. |
| Bluesprings*† ..... Gage | C. S. Otis. |
| Boelus*† ..... Howard | S. A. Robinson. |
| Bradshaw*† ..... York | John A. Brumsey. |
| Brainard*† ..... Butler | A. K. Smith. |
| ▲Brewster* ..... Blaine | E. H. Riggs. |
| Brock*† ..... Nemaha | See Auburn. |
| ▲Broken Bow*† .... Custer | J. R. DEAN. |
| Bromfield*† ..... Hamilton | William Glover. |
| Bruning*† ..... Thayer | See Hebron. |
| Brunow*† ..... Butler | See David City. |
| Burchard*† ..... Pawnee | Henry Matters. |
| Burr*† ..... Otoe | See Douglas. |
| ▲Burwell*† ..... Garfield | Guy Laverty. |
| ▲Butte* ..... Boyd | D. A. Harrington. |
| Callaway*† ..... Custer | R. E. Brega. |
| Cambridge*† ..... Furnas | S. O. Simonds. |
| Campbell*† ..... Franklin | Sheppard & Black. |
| Carleton*† ..... Thayer | V. O. Rewick. |
| Carroll*† ..... Wayne | See Wayne. |
| Cedarbluffs*† .. Saunders | See Wahoo. |
| Cedar Rapids* ..... Boone | E. L. Sargent. |
| ▲Central City*† ... Merrick | P. S. HEATON. |
| Ceresco*† ..... Saunders | See Wahoo. |
| ▲Chadron*† ..... Dawes | A. W. CRITES. |
| ▲Chappell*† ..... Deuel | E. D Hamilton. |
| Chester*† ..... Thayer | See Hebron. |
| Clarks*† ..... Merrick | See Central City. |
| Clarkson*† ..... Colfax | See Leigh. |
| Clatonia*† ..... Gage | See Cortland. |
| ▲Clay Center*† ..... Clay | AMBROSE C. EPPERSON. |
| Cody*† ..... Cherry | See Valentine. |
| Coleridge*† ..... Cedar | See Randolph. |
| Colon*† ..... Saunders | See Wahoo. |
| ▲Columbus*† ..... Platte | McALLISTER & CORNELIUS. |
| Concord*† ..... Dixon | See Ponca. |
| Cook*† ..... Johnson | See Tecumseh. |
| Cordova*† ..... Seward | See Seward. |
| Cortland*† ..... Gage | F. A. Burling. |
| Cozad*† ..... Dawson | J. S. GOOD. |
| Crab Orchard*† Johnson | E. B. Laflin. |
| Craig*† ..... Burt | See Tekamah. |
| Crawford*† ..... Dawes | W. H. Fanning. |
| Creighton*† ..... Knox | O. W. Rice. |
| Creston*† ..... Platte | J. T. Morris. |
| Crete*† ..... Saline | FAYETTE I. FOSS. |
| Culbertson*† . Hitchcock | L. H. Blackledge. |
| Curtis*† ..... Frontier | W. H. Latham. |
| Dakota*† ..... Dakota | F. A WOOD. |
| Danbury*† .. Redwillow | See Indianola. |
| Dannebrog*† ... Howard | Rasmus Hannibal. |
| Davenport*† ..... Thayer | M. S. Gray. |
| ▲David City*† ..... Butler | HASTINGS & HALL. |
| Dawson*† ... Richardson | See Falls City. |
| Daykin*† ..... Jefferson | See Fairbury. |
| Decatur* ..... Burt | Thos. R. Ashley. |
| De Witt*† ..... Saline | See Wilber. |
| Diller*† ..... Jefferson | See Fairbury. |
| Dixon*† ..... Dixon | See Ponca. |
| Dodge*† ..... Dodge | G. W. Ross. |
| Doniphan*† ..... Hall | See Grand Island. |
| Dorchester*† ..... Saline | See Crete. |
| Douglas*† ..... Otoe | Charles H. Marshall. |
| Dubois*† ..... Pawnee | See Pawnee City. |
| Dunbar*† ..... Otoe | B. S. Littlefield. |
| Eagle*† ..... Cass | See Lincoln. |
| East Omaha ..... Douglas | See Omaha. |
| Edgar*† ..... Clay | Christy & Baden. |
| Elba* ..... Howard | See St. Paul. |
| Elgin*† ..... Antelope | See Oakdale. |
| Elk Creek*† .... Johnson | See Tecumseh. |
| Elkhorn*† ..... Douglas | See Waterloo. |
| Elm Creek*† ..... Buffalo | See Kearney. |
| Elmwood*† ..... Cass | W. D. Dermie. |
| Elsie*† ..... Perkins | M. L. Mead. |
| ▲Elwood*† ..... Gosper | A. M. White. |
| Emerson*† ..... Dixon | J. Leonard. |
| Eustis*† ..... Frontier | See Curtis. |
| Exeter*† ..... Fillmore | See Geneva. |
| ▲Fairbury*† ..... Jefferson | C. H. DENNEY. |
| Fairfield*† ..... Clay | J. L. Epperson & Son. |
| Fairmont*† ..... Fillmore | See Geneva. |
| Falls City*† .. Richardson | J. R. WILHITE. |
| Farnam*† ..... Dawson | See Elwood. |
| ▲Filley*† ..... Gage | See Crab Orchard. |
| Firth*† ..... Lancaster | G. F. Collins. |
| Ft. Calhoun* Washington | See Blair. |
| Franklin*† ..... Franklin | H. Whitmore. |
| ▲Fremont*† ..... Dodge | LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank. |
| Friend*† ..... Saline | J. Palmer. |
| ▲Fullerton*† ..... Nance | W. F. Critchfield. |
| ▲Gandy* ..... Logan | See North Platte. |
| ▲Geneva*† ..... Fillmore | FRANK W. SLOAN. |
| Genoa*† ..... Nance | M. V. Moudy. |
| ▲Gering* ..... Scott's Bluff | M. J. Huffman. |
| Germantown*† .. Seward | See Seward. |
| Gibbon*† ..... Buffalo | G. W. Cherrington. |
| Giltner*† ..... Hamilton | N. B. Payne. |
| Glenville*† ..... Clay | See Fairfield. |
| Gordon*† ..... Sheridan | S. H. Ladd. |
| Gothenburg*† ... Dawson | J. M. Ellingsworth. |
| Grafton*† ..... Fillmore | See Geneva. |
| ▲Grand Island*† ..... Hall | R. R. HORTH. |
| ▲Grant*† ..... Perkins | B. F. Hastings. |
| ▲Greeley* ..... Greeley | G. W. Scott. |
| Greenwood*† ..... Cass | See Ashland. |
| Gresham*† ..... York | See York. |
| Gretna*† ..... Sarpy | See Papillion. |
| Guilderock*† .... Webster | See Red Cloud. |
| Haigler*† ..... Dundy | See Belkelman. |
| Hallam*† ..... Lancaster | See Lincoln. |
| Hampton*† .... Hamilton | See Aurora. |
| Hardy*† ..... Nuckolls | See Superior. |
| ▲Harrisburg* ..... Banner | W. R Hampton. |
| ▲Harrison*† ..... Sioux | G. Guthrie. |
| ▲Hartington*† ..... Cedar | MILLER & READY. |
| Harvard*† ..... Clay | L. G. Hurd. |
| ▲Hastings*† ..... Adams | TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings. |
| Havelock*† ... Lancaster | See Lincoln. |
| ▲Hayes Center* ..... Hayes | A. G. Ready. |
| Hay Springs*† .. Sheridan | D. T. Taylor |
| ▲Hebron*† ..... Thayer | J. T. McQUISTION. |
| ▲Henningford*† Boxbutte | W. M. Iodence. |
| Henderson*† ..... York | See York. |
| Herman*† ... Washington | See Blair. |
| Hickman*† .... Lancaster | W. B. Morrison. |
| Hildreth*† ..... Franklin | See Holdrege. |
| ▲Holdrege*† ..... Phelps | ROBERT ST. CLAIR. |
| Holstein*† ..... Adams | See Hastings. |
| Homer* ..... Dakota | See Dakota City. |
| Hooper*† ..... Dodge | See Fremont. |
| Howe*† ..... Nemaha | See Auburn. |
| Howell*† ..... Colfax | See Leigh. |
| Hubbell*† ..... Thayer | See Hebron. |
| Humboldt*† . Richardson | E. A. TUCKER. |
| Humphrey*† ..... Platte | R. P. Drake. |
| ▲Hyannis*† ..... Grant | W. L. Matthews. |
| ▲Imperial*† ..... Chase | S. S. Bishop. |
| Indianola*† .. Redwillow | J. S. PHILLIPS. |
| Ithaca*† ..... Saunders | See Wahoo. |
| Jackson*† ..... Dakota | Ed. T. Kearney. |
| Jansen*† ..... Jefferson | W. P. Freeman. |
| Johnson*† ..... Nemaha | I. H. Clagett. |
| Julian*† ..... Nemaha | Francis Brown. |
| Juniata*† ..... Adams | S. L. Brass. |
| Kearney*† ..... Buffalo | MARSTON & MARSTON. |
| Kenesaw*† ..... Adams | S. H. Smith. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station ¶State Capital.

| Town and County. | Name. |
|---|---|
| Kennard*•†..Washington | See Blair. |
| ▲Kimball*†.....Kimball | J. J. Kinney. |
| Laurel*†.....Cedar | F. P. Voter. |
| Lawrence*†....Nuckolls | See Nelson. |
| Lebanon*† ..Redwillow | See Indianola. |
| Leigh*† .....Colfax | W. H. Carleton. |
| ▲Lexington*•†.....Dawson | E. A. COOK. |
| Liberty*† .....Gage | See Beatrice. |
| ¶▲Lincoln*•† ....Lancaster | TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings. |
| Lindsay*•†.....Platte | Edw. A. Brodboll. |
| Linwood*†.....Butler | See David City. |
| Litchfield*•† ....Sherman | See Loup. |
| Lodgepole*•†...Cheyenne | See Sidney. |
| Longpine*•† ..... Brown | J. S. Davisson. |
| Loomis*•† .....Phelps | Thomas L. Doherty. |
| Louisville*•†.....Cass | See Plattsmouth. |
| ▲Loup*•† .....Sherman | R. J. Nightingale. |
| Lynch* .....Boyd | Milo Warren. |
| Lyons*•† .....Burt | Fremont Everett. |
| ▲Madison*•†.....Madison | WILLIS E. REED. |
| Madrid*•†.....Perkins | See Grant. |
| Malmo*•†.....Saunders | See Wahoo. |
| Marquette*•† ...Hamilton | See Aurora. |
| Mason City*•.....Custer | See Ansley. |
| Maywood*•†.....Frontier | See Stockville. |
| ▲McCook*•†.... Redwillow | C. E ELDRED |
| McCool Junction*•† York | See York. |
| Mead*•† ..... Saunders | See Wahoo. |
| MeadowGrove*•†Madison | See Norfolk. |
| Merna*•† .....Custer | See Broken Bow. |
| Milford*•†.....Seward | T. A. Healey. |
| Millard*•† .....Douglas | J. O. Detweiler. |
| Miller*•†.....Buffalo | O. F. Hamilton. |
| Milligan*•† .....Fillmore | See Geneva. |
| ▲Minden*•† .....Kearney | JOHN W. TIPTON. |
| Monroe*.....Platte | See Columbus. |
| Morsebluff*•†...Saunders | See Wahoo. |
| ▲Mullen*•†..... Hooker | See Thedford. |
| Murdock*•† .....Cass | H. R. Neitzel. |
| Murray*•†.....Cass | See Plattsmouth. |
| ▲Nebraska City*•† ....Otoe | JOHN V. MORGAN. |
| Nehawka*•†.....Cass | See Weeping Water. |
| ▲Neligh*•†.....Antelope | Charles H. Kelsey. |
| ▲Nelson*•†.....Nuckolls | COLE & BROWN. |
| Nemaha*•† ..... Nemaha | See Auburn. |
| New Castle*†.....Dixon | See Ponca. |
| Newman Grove*•† Madi'n | C. A. Randall. |
| Newport*•† .....Rock | See Bassett. |
| ▲Niobrara* .....Knox | E. A. Houston. |
| Norden* .....Keyapaha | M. P. Meholm. |
| Norfolk*•†.....Madison | W. M. ROBERTSON. |
| Northbend*•†.....Dodge | Ernest Kern. |
| ▲North Platte*•†.. Lincoln | WILCOX & HALIGAN. |
| Oak*•† .....Nuckolls | See Nelson. |
| Oakdale*•†..... Antelope | M. B. Putney. |
| Oakland*•†.....Burt | W. D. Smith. |
| Odell*•† .....Gage | See Blue Springs. |
| ▲Ogallala*•†.....Keith | Albert Muldoon. |
| Ohiowa*•† ..... Fillmore | C. A. Fowler. |
| ▲Omaha*•†..... Douglas | T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank. |
| " ..... " | CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha. |
| " ..... " | WILLIAM A. DEBORD, N. Y Life Bldg. Refers to Commercial National Bank and U. S. National Bank. |
| " ..... " | MCCULLTON & HERRING, 421-423 First National Bank Building. References: Omaha National Bank, National Bank of Commerce. |
| " ..... " | B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha. |
| ▲O'Neill*•†..... Holt | M. F. HARRINGTON. |
| Ong*•† ..... Clay | S. W. Christy. |
| Orchard*•† .....Antelope | See O'Neill. |
| ▲Ord*•†.....Valley | H. E. OLESON. |
| Orleans*•†..... Harlan | Beresford & Simpson. |
| ▲Osceola*•†..... Polk | M. A. Mills. |
| Osmond*•† ..... Pierce | Wm. H. Chappell. |
| Overton*•†..... Dawson | See Lexington. |
| Oxford*•†..... Furnas | J. H. Sherwood. |
| Page*•† ..... Holt | See O'Neill. |
| Palisade*•†.... Hitchcock | See Hayes Center. |
| Palmer*•†..... Merrick | See Central City. |
| Palmyra*•† ..... Otoe | Charles A. Sweet. |
| Panama*•†.....Lancaster | John T. Marshall. |
| ▲Papillion*•†.....Sarpy | James Hassett. |

| Town and County. | Name. |
|---|---|
| ▲Pawnee City*•†...Pawnee | JOHN B. RAPER. |
| ▲Pender*•†.....Thurston | G. T. Graves. |
| Peru*•† ..... Nemaha | See Auburn. |
| Petersburg*•†..... Boone | O. F. Plum. |
| Phillips*•†..... Hamilton | See Aurora. |
| ▲Pierce*•†..... Pierce | Douglas Cones. |
| Pilger*•†..... Stanton | See Stanton. |
| Plainview*•†.....Pierce | M. H. Leamy. |
| Platte Center*•†....Platte | George N. Hopkins. |
| ▲Plattsmouth*•†..... Cass | J. H. HALDEMAN. |
| Pleasanton*•†..... Buffalo | See Kearney. |
| Plymouth*•†.....Jefferson | See Fairbury. |
| ▲Ponca*•† .....Dixon | J. J. McCarthy. |
| Prague*•† .....Saunders | See Wahoo. |
| Ragan*•†..... Harlan | See Alma. |
| Randolph*•†.....Cedar | G. W. Wiltsie. |
| Ravenna*•†..... Buffalo | J. E. Mellett. |
| ▲Red Cloud*•†.... Webster | E. W. OVERMAN. |
| Republican City*•†Harlan | N. J. Ludi. |
| Reynolds*•†.....Jefferson | See Fairbury. |
| Rising City*..... Butler | See David City. |
| Riverton*•† .... Franklin | See Red Cloud. |
| Rogers*•†..... Colfax | See Schuyler. |
| Rulo*•† ..... Richardson | George D. Kirk. |
| Rushville*•†.....Sheridan | C. Patterson. |
| Salem*•†..... Richardson | J. A. Sheffer. |
| Sargent*..... Custer | E. P. Savage. |
| Saronville*•† ..... Clay | See Sutton. |
| ▲Schuyler*•†..... Colfax | C. J. PHELPS. |
| Scribner*•†..... Dodge | Henry M. Kidder. |
| ▲Seward*•†.....Seward | J. J. THOMAS. |
| Shelby*•†..... Polk | See Osceola. |
| Shelton*•† ..... Buffalo | J. F. Walker. |
| Shickley*•† .... Fillmore | C. W. Price & Co. |
| Shubert*•†.... Richardson | See Falls City. |
| ▲Sidney*•†..... Cheyenne | LEROY MARTIN. |
| Silver Creek*•†...Merrick | See Central City. |
| Smithfield*†.....Gosper | See Elwood. |
| Snyder*•† .....Dodge | See Fremont. |
| South Bend*•†..... Cass | See Greenwood. |
| South Omaha*•† .Douglas | Lambert & Sutton. |
| Spencer*..... Boyd | Sanford Parker. |
| Springfield*•†..... Sarpy | See Papillion. |
| ▲Springview*....Keyapaha | C. E. Lear. |
| Stamford*•†..... Harlan | See Orleans. |
| ▲Stanton*•†.....Stanton | A. A. KEARNEY. |
| Staplehurst*•†.... Seward | See Seward. |
| St. Edward*•†..... Boone | J. E. Wilson. |
| ▲St. Paul*•† .....Howard | B. D. HAYWARD. |
| Steinauer*•†.....Pawnee | See Pawnee City. |
| Stella*•† ..... Richardson | See Falls City. |
| Sterling*•†.....Johnson | E. R. Hitchcock. |
| ▲Stockville* .....Frontier | L. H. Cheney. |
| Strang*•† ..... Fillmore | G. D. Mathewson. |
| Stratton*•†.... Hitchcock | C. W. Shurtleff. |
| Stromsburg*•† ..... Polk | E. E. Stanton. |
| Stuart*•†..... Holt | J. A. Rice. |
| Sumner*•†..... Dawson | See Lexington. |
| Superior*•†..... Nuckolls | C. E. Adams. |
| Surprise*•† .....Butler | See David City. |
| Sutherland*•† .... Lincoln | See North Platte |
| Sutton*•†..... Clay | E. E. Hairgrove. |
| Swanton*•†..... Saline | See Wilber. |
| Syracuse*•†..... Otoe | F. E. Brown. |
| Tablerock*•†.....Pawnee | See Pawnee City. |
| Talmage*•†..... Otoe | D. W. Livingston. |
| ▲Taylor* ..... Loup | C. I. Bragg. |
| ▲Tecumseh*•† .... Johnson | J. S. DINSMORE & SON. |
| ▲Tekamah*•† ..... Burt | A. N. Corbin, Jr. |
| Phayer*•†..... York | See York. |
| ▲Thedford*•†..... Thomas | John H. Evans. |
| Tilden*•†..... Madison | F. L. Putney. |
| Tobias*•† ..... Saline | See Fairbury. |
| ▲Trenton*•† .... Hitchcock | W. O. Robinson. |
| ▲Tryon..... McPherson | See North Platte. |
| Ulysses*•†..... Butler | C. M. Skiles. |
| Unadilla*•† ..... Otoe | See Syracuse. |
| Union*•†..... Cass | See Weeping Water. |
| University Pl*† Lancaster | See Lincoln. |
| Upland*•†..... Franklin | See Holdrege. |
| Utica*•†..... Seward | H. M. Coleman. |
| ▲Valentine*•†..... Cherry | F. M. Walcott. |
| Valley*•†..... Douglas | See Omaha. |
| Valparaiso*•†... Saunders | See Wahoo. |
| Verdigris*..... Knox | See Niobrara. |
| Verdon*•†..... Richardson | See Falls City. |
| Vesta*•†..... Johnson | See Tecumseh. |
| Waco*•†..... York | See York. |
| ▲Wahoo*•†..... Saunders | M. NEWMAN. |
| Wakefield*•†..... Dixon | J. H. Brown. |
| Wallace*•†..... Lincoln | See Grant. |
| Wauneta*•†..... Chase | See Imperial. |
| Wausa*•†..... Knox | H. M. McLeod. |
| Waverly*•†.....Lancaster | See Lincoln. |
| ▲Wayne*•†..... Wayne | FRANK M. NORTHROP. |
| Weeping Water*•†...Cass | A. L. Timblin. |
| Western*•†..... Saline | See Wilber. |
| Weston*•†..... Saunders | See Wahoo. |
| ▲West Point*•†.....Cuming | T. M. MOODIE. |
| ▲Wilber*•†..... Saline | J. H. Grimm. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Wilcox*•† ..... Kearney | E. C. Dailey. |
| Wilsonville*•† ..... Furnas | See Beaver City. |
| Winside*•† ..... Wayne | H. K. Simons. |
| Wisner*•† ..... Cuming | Oliver Oleson. |
| Woodlake*•† ..... Cherry | See Valentine. |
| Wood River*•† ..... Hall | O M. Quackenbush. |
| Wymore*•† ..... Gage | A. D. McCandless. |
| ▲York*•† ..... York | CHARLES F. STROMAN. |
| Yutan*•† ..... Saunders | See Wahoo. |

## NEVADA.

| | |
|---|---|
| ▲Austin*•† ..... Lander | W. D. Jones. |
| ▲Belmont* ..... Nye | See Austin. |
| Candelarias† .. Esmeralda | See Hawthorne. |
| ¶▲Carson City*•† .. Ormsby | TORREYSON & SUMMERFIELD. |
| ▲Dayton*•† ..... Lyon | John Lothrop. |
| ▲Elko*•† ..... Elko | E. S. Farrington. |
| ▲Ely* ..... White Pine | Frank X. Murphy. |
| ▲Eureka*•† ..... Eureka | P. Breen. |
| Gardnerville*• ... Douglas | See Genoa. |
| ▲Genoa*• ..... Douglas | D. W. Virgin. |
| ▲Hawthorne*•† . Esmeralda | George S. Green. |
| ▲Ploche*† ..... Lincoln | George S. Sawyer. |
| ▲Reno*•† ..... Washoe | S. SUMMERFIELD. |
| ▲Stillwater ..... Churchill | T. H. Kent. |
| ▲Virginia City*•† .... Storey | W. E. F. DEAL. |
| Wadsworth*•† .... Washoe | See Reno. |
| ▲Winnemucca*•† Humb'ldt | H. WARREN. |

## NEW HAMPSHIRE.

| | |
|---|---|
| Alton*•† ..... Belknap | See Laconia. |
| Andover*•† ... Merrimack | Barron Shirley. |
| Ashland*•† ..... Grafton | James L. Wilson. |
| Berlin*•† ..... Coos | CHAMBERLIN & RICH. |
| Bristol*•† ..... Grafton | Dearborn & Chase. |
| Canaan*•† ..... Grafton | Geo. W. Murray. |
| Charlestown*•† .. Sullivan | See Claremont. |
| Claremont*•† ..... Sullivan | COLBY & SON. |
| ▲Colebrook*•† ..... Coos | T. F. Johnson. |
| ¶▲Concord*•† .. Merrimack | STREETER, WALKER & HOLLIS. |
| Conway*•† ..... Carroll | J. B. Nash. |
| Derry* ..... Rockingham | G. K. & B. T. Bartlett. |
| ▲Dover*•† ..... Strafford | W. F. NASON. |
| East Jaffrey*•† .. Cheshire | See Peterboro. |
| Epping*•† ... Rockingham | W. H. Drury. |
| ▲Exeter*•† ... Rockingham | EASTMAN & HOLLIS. |
| Farmington*•† .. Strafford | Samuel S. Parker. |
| Fitzwilliam*• .... Cheshire | Amos J. Blake. |
| Francestown*† . Hillsboro | See Peterboro. |
| Franklin*•† ... Merrimack | JAMES E. BARNARD. |
| Franklin Falls*† Merrim'k | Edward G. Leach. |
| Freedom* ..... Carroll | See Conway. |
| Goffstown*•† ... Hillsboro | Samuel Upton. |
| Gorham*•† ..... Coos | A. R. Evans. |
| Great Falls† ..... Strafford | See Somersworth. |
| Greenville*•† .. Hillsboro | Herbert J. Taft. |
| Hanover*•† ..... Grafton | George H. Hitchcock. |
| ▲Haverhill*•† ..... Grafton | WM. F. WESTGATE. |
| Hillsboro ..... Hillsboro | Samuel W. Holman. |
| Hillsboro Bridge*•† Hill'r | Samuel W. Holman. |
| Hinsdale*•† ..... Cheshire | E. J. Temple. |
| ▲Keene*•† ..... Cheshire | BATCHELDER & FAULKNER. |
| ▲Laconia*•† ..... Belknap | STONE & SHANNON. |
| Lakeport*•† ..... Belknap | Hibbard & Hibbard. |
| ▲Lancaster*•† ..... Coos | Drew, Jordan & Buckley. |
| ▲Lebanon*•† ..... Grafton | C. A. DOLE. |
| Lisbon*•† ..... Grafton | George F. Morris. |
| Littleton*•† ..... Grafton | Bingham, Mitchell & Batchellor. |
| ▲Manchester*•† .. Hillsboro | BURNHAM, BROWN & WARREN. |
| Meridith*•† ..... Belknap | Bertram & Blaisdell. |
| Milford*•† ..... Hillsboro | E. I. Kendall. |
| ▲Nashua*•† ..... Hillsboro | E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co. |
| New Ipswich*†. Hillsboro | W. A. Preston. |
| New Market*•† Rockin'm | A. L. Mellows. |
| ▲Newport*•† ..... Sullivan | A. S. WAIT. |
| North Conway*•† Carroll | See Conway. |
| Orford* ..... Grafton | Paul Long. |
| ▲Ossipee*•† ..... Carroll | Frank Weeks. |
| Penacook*•† . Merrimack | Willis G. Buxton. |
| Peterboro*•† .... Hillsboro | J. F. Brennan. |
| Pittsfield*•† ... Merrimack | E. A. Lane. |
| ▲Plymouth*•† ..... Grafton | Burleigh & Adams. |
| ▲Portsmouth*•† . Rock'ham | JOHN W. KELLEY. |
| Raymond*•† Rockingham | John T. Bartlett. |
| Rochester*•† ... Strafford | WORCESTER, GAFNEY & SNOW. |
| Salmon Falls*•† . Strafford | See Dover. |
| Somersworth*•† Strafford | EDGERLY & MATHEWS. |
| Sunapee* ..... Sullivan | George Dodge. |
| Suncook*•† ... Merrimack | Almon F. Burbank. |
| Tilton*•† ..... Belknap | W. B. Fellows. |
| Troy*•† ..... Cheshire | See Keene. |

| Town and County. | Name. |
|---|---|
| Wakefield*•† ..... Carroll | Arthur L. Foote. |
| Walpole*•† ..... Cheshire | J. G. Bellows. |
| Whitefield*•† ..... Coos | C. E. Wright |
| Wilton*•† ..... Hillsboro | Geo. E. Bales. |
| Winchester*•† .. Cheshire | H. W. Brigham. |
| Wolfboro*•† ..... Carroll | SEWELL W. ABBOTT. |
| Woodsville*•† .... Grafton | Scott Sloane. |

## NEW JERSEY.

| | |
|---|---|
| Absecon*•† ..... Atlantic | See Atlantic City. |
| Allentown*†.. Monmouth | Harvey R. Bergen. |
| Alloway*•† ..... Salem | See Salem. |
| Arlington*•† ..... Hudson | See Jersey City. |
| Asbury Park*•† Monmo'th | DAVID HARVEY, JR. |
| Atlantic City*•† . Atlantic | THOMPSON & COLE. |
| Atlantic High'ds*•† Mon. | CHARLES HARVEY. |
| Barnegat*•† ..... Ocean | See Toms River. |
| Bayonne*•† ..... Hudson | VAN BUSKIRK & PARKER. |
| Belleville*•† ..... Essex | Skinner & Ten Eyck. |
| Belmar*•† ..... Monmouth | See Asbury Park. |
| ▲Belvidere*•† ..... Warren | GEORGE M. SHIPMAN. |
| Bergen Point*•† . Hudson | See Bayonne. |
| Beverly*•† ... Burlington | See Burlington. |
| Bloomfield*•† ..... Essex | HARRY E. RICHARDS. |
| Bloomsbury*•† Hunterd'n | J. W. Creveling. |
| Boonton*•† ..... Morris | J. S. Salmon. |
| Bordentown*•† Burlingt'n | JOHN P. HUTCHINSON. |
| Boundbrook*•† . Somerset | H. C. Suydam. |
| ▲Bridgeton*•† Cumberland | WILLIAM A. LOGUE. |
| Burlington*•† . Burlington | HOWARD FLANDERS. |
| Butler*•† ..... Morris | See Paterson. |
| Caldwell*•† ..... Essex | See Montclair. |
| ▲Camden*•† ..... Camden | HENRY I. BUDD, JR. |
| Cape May*•† .... Cape May | J. M. E. Hildreth. |
| ▲Cape May C.H.*•† . Cape M | J. M. E. Hildreth. |
| Carlstadt*•† ..... Bergen | See Hackensack. |
| Cedarville*•† Cumberland | B. T. Powell. |
| Chatham*•† ..... Morris | A. PHILETUS KONKLE. |
| Clayton*•† ..... Gloucester | See Woodbury. |
| Clinton*•† ..... Hunterdon | See Flemington. |
| Closter*•† ..... Bergen | C. B. Harvey. |
| Collingswood*•.. Camden | See Camden. |
| Cramer Hill*†.... Camden | See Camden. |
| Cranbury† ..... Middlesex | A. S. Appelget. |
| Cranford*•† ..... Union | See Elizabeth. |
| Deckertown*•† ... Sussex | Henry C. Hunt. |
| Dover*•† ..... Morris | J. H. NEIGHBOUR |
| East Orange*†..... Essex | JEROME D. GEDNEY. |
| Eatontown*•† Monmouth | See Long Branch. |
| Egg Harbor City*•† Atlan. | A. Stephany. |
| ▲Elizabeth*•† ..... Union | P. H. GILHOOLY. |
| Elmer*•† ..... Salem | Abram Cochran. |
| Englewood*•† ..... Bergen | George R. Dutton. |
| Farmingdale*•† Monm'th | See Freehold. |
| ▲Flemington*•† Hunterdon | FLUCK & PARKER. |
| Fort Lee* ..... Bergen | See Hoboken. |
| Franklin*•† ..... .. Essex | See Newark. |
| ▲Freehold*•† ... Monmouth | FRANK P. McDERMOTT. |
| Frenchtown*•† Hunterd'n | L. D. Hagaman. |
| Glassboro*•† . Gloucester | See Woodbury. |
| Gloucester City*•† Camd'n | See Camden. |
| Guttenburg*†.... Hudson | See Hoboken. |
| ▲Hackensack*•† ... Bergen | Wm. M. Johnson. |
| Hackettstown*•† . Warren | J. C. Allen. |
| Haddonfield*•† ... Camden | Chas. R. Stevenson. |
| Hammonton*•† .. Atlantic | A. J. King. |
| Harrison*•† ..... Hudson | See Jersey City. |
| Hightstown*•† .... Mercer | S. M. Schenck. |
| Hoboken*•† ..... Hudson | LEWIS, BESSON & STEVENS. |
| Hopewell*•† ..... Mercer | John S. Van Dike. |
| Irvington *† ..... Essex | See Newark. |
| Jamesburg*•† . Middlesex | See New Brunswick. |
| ▲Jersey City*•† .... Hudson | FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey. |
| " ..... " | QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks. |
| " ..... " | WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters. |
| Kearney† ..... Hudson | See Jersey City. |
| Keyport*•† .... Monmouth | B. B. Ogden. |
| Lakewood*•† ..... Ocean | T. J. R. Brown. |
| Lambertville*•† . Hunter'n | WALTER F. HAYHURST |
| Long Branch*•† Monm'th | HEISLEY & MORRIS. |
| Madison*•† ..... Morris | C. A. Rathbun. |
| Manasquan*•† . Monmouth | H. H. Wainright. |
| Matawan*•† .. Monmouth | R. W. Dayton. |
| ▲May's Landing*•† Atlantic | JOHN C. REED. |
| Medford*•† ... Burlington | See Mount Holly. |
| Merchantville*•† Camden | See Camden. |
| Metuchen*•† .. Middlesex | See New Brunswick. |
| Millburn*•† ..... Essex | See Orange. |
| Millville*•† . Cumberland | Martin W. Lane. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Montclair*† ..... Essex | EDWIN B. GOODELL. |
| Moorestown*† Burlingt'n | S. K. Robbins. |
| ▲Morristown*† ..... Morris | HENRY C. PITNEY, JR. |
| ▲Mount Holly*† Burlingt'n | FRANKLIN B. LEVIS. |
| ▲Newark*† ..... Essex | DE WITT & PROVOST. Attorneys for the North Ward National Bank. |
| " ..... " | GALLAGHER & RICHARDS. Refer to Essex Co. National Bank. |
| " ..... " | GUILD, LUM & SOMMER. Attorneys for German National Bank. |
| ▲New Brunsw'k*† . Mid'sx | HOWARD A. REYNOLDS. |
| New Durham*† .. Hudson | See Jersey City. |
| ▲Newton*† ..... Sussex | Theodore Simonson. |
| Ocean City*† .. Cape May | A. A. Howell. |
| Ocean Grove*† Monmouth | See Asbury Park. |
| Orange*† ..... Essex | BLAKE & HOWE. |
| Oxford*† ..... Warren | See Belvidere. |
| Palmyra*† .... Burlington | See Burlington. |
| Passaic*† ..... Passaic | JOHN T. VAN RIPER. |
| ▲Paterson*† ..... Passaic | JAMES G. BLAUVELT. |
| Paulsboro*† .. Gloucester | See Woodbury. |
| Pemberton*† .. Burlington | See Mt. Holly. |
| Penn Grove*† ..... Salem | See Salem. |
| Pennington*† .... Mercer | T. D. Darling. |
| Perth Amboy*† Middlsex | C. C. HAMMON. |
| Phillipsburg*† .. Warren | I. Blair Reiley. |
| Plainfield*† ..... Union | CHARLES A. REED. |
| Pleasantville*† .. Atlantic | See Atlantic City. |
| Point Pleasant*† .. Ocean | Thomas Curtis. |
| Princeton*† ..... Mercer | FERGUS A. DENNIS. |
| Rahway*† ..... Union | LESLIE LUPTON. |
| Raritan*† ..... Somerset | See Somerville. |
| Redbank*† ... Monmouth | EDMUND WILSON. |
| Ridgewood*† ..... Bergen | Cornelius Doremus. |
| Riverside*† .. Burlington | See Burlington. |
| Rockaway*† ..... Morris | John F. Stickle. |
| Rutherford*† .... Bergen | ADDISON ELY. |
| ▲Salem*† ..... Salem | W. T. HILLIARD. |
| Seabright*† .. Monmouth | See Atlantic Highlands. |
| Sea Isle City*† . Cape May | Thos. W. Sudlum. |
| ▲Somerville*† ... Somerset | JAMES J. BERGEN. |
| South Amboy*† Middlesex | See Perth Amboy. |
| South Orange*† ... Essex | See Orange. |
| South River*† Middlesex | See New Brunswick. |
| Summit*† ..... Union | WM. D. & L. A. GIBBY. |
| Swedesboro*† Gloucester | Edgar Shivers. |
| ▲Toms River*† ..... Ocean | J. W. Carmichael. |
| Town of Union† .. Hudson | See Hoboken. |
| ¶▲Trenton*† ..... Mercer | WOODBURY D. HOLT. Attorney for First National Bank. |
| " ..... " | FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co. |
| Tuckerton*† ..... Ocean | See Toms River. |
| Union† ..... Union | See Elizabeth. |
| Vincentown*† Burlingtn | See Mount Holly. |
| Vineland*† .. Cumberland | HENRY S. ALVORD. |
| Washington*† ... Warren | William A. Stryker. |
| Weehawken*† .... Hudson | See Hoboken. |
| Westfield*† ..... Union | See Elizabeth. |
| West Hoboken*† Hudson | A. A. Rich. |
| West New York .. Hudson | See Hoboken. |
| Woodbridge*† Middlesex | See Rahway. |
| ▲Woodbury*† . Gloucester | DAVID O. WATKINS. |
| Woodstown*† ..... Salem | Enoch S. Fogg. |

## NEW MEXICO.

| Town and County. | Name. |
|---|---|
| ▲Alamogordo*• ..... Otero | William A. Hawkins. |
| ▲Albuquerque*• Bernalillo | JOHNSTON & FINICAL. |
| ▲Aztec* ..... San Juan | Robert C. Prewitt. |
| ▲Carlsbad*† ..... Eddy | FREEMAN & CAMERON. |
| ▲Clayton*• ..... Union | O. T. Toombs. |
| Deming*• ..... Grant | S. M. Ashenfelter. |
| East LasVegas*† . SanMig'l | A. A. Jones |
| Eddy ..... Eddy | See Carlsbad. |
| Gallup*• ..... Bernalillo | L. L. Henry. |
| ▲Hillsboro* ..... Sierra | A. B. Elliott. |
| ▲LasCruces*• . Donna Ana | S. B. Newcomb. |
| ▲LasVegas*• .. San Miguel | W. G. HAYDEN. |
| ▲Lincoln* ..... Lincoln | E. W. HULBERT. |
| ▲Los Lunas*• .... Valencia | See Albuquerque. |
| Magdalena*• .... Socorro | See Socorro. |
| ▲Mora* ..... Mora | See Las Vegas. |
| ▲PuertodeLuno*Guadalo'p | See Las Vegas. |
| Raton*• ..... Colfax | CHARLES SPRINGER. |
| ▲Roswell*• ..... Chaves | Alexander J. Nisbet. |
| SanMarcial*• .... Socorro | See Socorro. |
| ¶▲Santa Fe*• .... Santa Fe | GEORGE W. KNAEBEL. |
| ▲Silver City*• ..... Grant | BARNES & APPEL. |
| ▲Socorro*• ..... Socorro | W. H. WINTER. |
| Springer*• ..... Colfax | H. Seaberg. |
| ▲Taos* ..... Taos | See Las Vegas. |
| ▲Tierra Amarilla . RioAr'ba | See Santa Fe. |
| Whiteoaks* .. .... Lincoln | Watson & Lund. |

## NEW YORK.

| Town and County. | Name. |
|---|---|
| Adams*• ..... Jefferson | A. F. & T. F. Saunders. |
| Addison*• ..... Steuben | DELMAR M. DARRIN. |
| Afton*• ..... Chenango | George A. Haven. |
| Akron*• ..... Erie | Paxon & Paxon. |
| ¶▲Albany*• ..... Albany | A. & W. LANSING, Attorneys for National Commercial Bank. |
| " ..... " | MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank. |
| " ..... " | ROSENDALE & HESSBERG. Refer to any in Albany. |
| ▲Albion*• ..... Orleans | SIGNOR & WAGE. |
| Alfred* ..... Allegany | See Hornellsville. |
| Allegany*• .. Cattaraugus | W. C. Overton. |
| Amenia*• ..... Dutchess | George H. Swift. |
| Amityville*• ..... Suffolk | S. P. Hildreth. |
| Amsterdam*• ... Montg'y | NISBET & HANSON. |
| Andes* ..... Delaware | B. Johnson. |
| Andover*• ..... Allegany | CLAYTON L. EARLEY. |
| Angelica*• ..... Allegany | D. D. Dickinson. |
| Antwerp*• ..... Jefferson | John C. Trolan. |
| Arcade*• ..... Wyoming | G. A. Barnes. |
| ▲Argyle* ..... Washington | John B. Conway. |
| Attica*• ..... Wyoming | O. H. & W. E. Hopkins |
| ▲Auburn*• ..... Cayuga | AMASA J. PARKER. |
| Aurora*• ..... Cayuga | John A. Hudson. |
| Avoca*• ..... Steuben | E. W. Bozard. |
| Avon*• ..... Livingston | Wm. Carter. |
| Babylon*• ..... Suffolk | J. R. Reid. |
| Bainbridge*• .. Chenango | George I. Skinner. |
| Baldwinsville*• . Onond'a | Fred. A. Marvin. |
| ▲Ballston Spa*• .. Saratoga | JESSE S. L'AMOREAUX. |
| ▲Batavia*• ..... Genesee | ARTHUR E. CLARK. |
| ▲Bath*• ..... Steuben | REUBEN R. LYON. |
| Bay Shore*• ..... Suffolk | E. S. Monbray. |
| Belfast*• ..... Allegany | See Angelica. |
| ▲Belmont*• ..... Allegany | Reynolds, Brown & Reynolds. |
| Bergen*• ..... Genesee | See Batavia. |
| ▲Binghamton*• .. Broome | BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank. |
| Bolivar*• ..... Allegany | Curtis & Bliss. |
| Boonville*• ..... Oneida | B. A. Capron. |
| Brewster*• ..... Putnam | A. J. Miller. |
| Brocton*• ... Chautauqua | F. C. Lewis. |
| Brockport*• ..... Monroe | DANIEL HOLMES. |
| Brookfield* ..... Madison | N. A. Crumb. |
| ▲Brooklyn*• ..... Kings | See New York City. |
| ▲Buffalo*• ..... Erie | CHARLES C. FARNHAM, Mutual Life Bldg. Reference: Buffalo Commercial Bank. |
| " ..... " | FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes. |
| " ..... " | FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City. |
| " ..... " | EDWARD E. TANNER, Prudential Bldg. Refers to Peoples Bk. of Buffalo and the City Bank. |
| " ..... " | CHAS. B. WHEELER, Erie Co. Sav. Bank Bldg. Refer to any bank in Buffalo. |
| Caledonia*• .. Livingston | D. C Hebbard. |
| Cambridge*• Washingt'n | Westfall & Hill. |
| Cambden*• ..... Oneida | P. H. FITZGERALD. |
| Campbell*• ..... Steuben | See Corning. |
| Canajoharie*• .. Montg'y | H. L. Huston. |
| ▲Cananddaigua*• . Ontario | F. H. HAMLIN. |
| Canaseraga*• .. Allegany | D. H. Holliday. |
| Canastota*• .... Madison | A. O. Briggs. |
| Candor*• ..... Tioga | See Owego. |
| Canisteo*• ..... Steuben | Eli Soule. |
| ▲Canton*• .. St. Lawrence | ALMERON Z. SQUIRES. |
| Cape Vincent*• Jefferson | MORRIS E. LEE. |
| ▲Carmel*• ..... Putnam | George E. Anderson. |
| Carthage*• ..... Jefferson | A. E. KILBY. |
| Castile*• ..... Wyoming | E. B. Windsor. |
| Castleton*• ... Rensselaer | B. W. Stryker. |
| ▲Causkill*• ..... Greene | OSBORN & BLOODGOOD. |
| Cattaraugus*• Catta'agus | D. E. Powell. |
| Cazenovia*• .... Madison | M. H. Kiley. |
| Champlain*• .... Clinton | W. H. Dunn. |
| Chateaugay*• .. Franklin | A. B. Cooney. |
| Chatham*• .... Columbia | McCLELLAN & DARDESS. |

THE NEW YORK PUBLIC LIBRARY ASTOR, LENOX AND TILDEN FOUNDATIONS

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Cherrycr'k*†.Chaut'qua | E. M. Curtis. |
| Cherry Valley*† .Otsego | S. W. Barnum. |
| Chester*† .....Orange | J. E. Mellick. |
| Chittenango*† ...Madison | Charles Kellogg. |
| Churchville*†.....Monroe | See Brockport. |
| Cincinnatus*•...Cortland | John H. Murray. |
| Clayton*† ..... Jefferson | W. H. REES. |
| Cleveland*† .....Oswego | James Gallagher. |
| Clifton Springs*†Ontario | E. A. Griffith. |
| Clinton*† ..... Oneida | Martin & Ives. |
| Clyde*† ..... Wayne | George W. Cowles. |
| Cobleskill*†...Schoharie | C. H. Holmes. |
| Cohocton*† .....Steuben | S. J. Depew. |
| Cohoes*† .....Albany | HENRY A. STRONG. |
| Cold Spring*† ...Putnam | W. H. Haldane. |
| Collegepoint*† ...Queens | Wm. Sutter. |
| ▲Cooperstown*†...Otsego | Charles T. Brewer. |
| Corning*† .....Steuben | WM. J. TULLY. |
| Cornwall on H.*†.Orange | Daniel E. Pope. |
| ▲Cortland*† .....Cortland | S. S. KNOX. |
| Coxsackie*† .....Greene | See Catskill. |
| Crown Point*† .....Essex | See Port Henry. |
| Cuba*† .....Allegany | J. C. Leggett. |
| Dansville*† ..Livingston | B. G. FOSS. |
| Dayton*† ...Cattaraugus | N. M. Allen. |
| ▲Delhi*† .....Delaware | Wagner & Fisher. |
| Depew*† .....Erie | See Lancaster. |
| Deposit*† .....Broome | C. E. Scott. |
| Deruyter*† .....Madison | W. E. Burdick. |
| Dobb's Ferry *†Westch'r | Townsend & McClelland. |
| Dolgeville*† ...Herkimer | Geo. P. Ward. |
| Dover Plains*†.Dutchess | See Poughkeepsie. |
| Dundee*† .....Yates | LEWIS J. WILKIN. |
| Dunkirk*† ..Chautauqua | STEARNS & WARNER. |
| Earlville *†....Chenango | S. B. Cloyes. |
| East Aurora *†.....Erie | FRANK R. WHALEY. |
| E. Bloomfield*† ...Ontario | See Canandaigua. |
| East Hampton*†.Suffolk | See Sag Harbor. |
| E. Randolph*Cattaraugus | Goodwill & Benson. |
| Edmeston*† .....Otsego | U. G. Welch. |
| ▲Elizabethtown*† ...Essex | A. K. Dudley. |
| Ellenville*† .....Ulster | G. G. & J. B. Keeler. |
| Ellicottville*† Cattar'gus | J. O. CLARK. |
| Ellington*... Chautauqua | See Jamestown. |
| ▲Elmira*† .....Chemung | HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank. |
| Erieville*† .....Madison | See Morrisville. |
| Fairport*† .....Monroe | See Rochester. |
| Farmer*† .....Seneca | See Ovid. |
| Far Rockaway*†.Queens | See Jamaica. |
| Fayetteville*† Onondaga | Clarence Austin. |
| Fillmore*† .....Allegany | R. L. Richardson. |
| Fishkill*† .....Dutchess | See Poughkeepsie. |
| Fishkill on Hds'n*†Dutc's | J. F. Schlosser. |
| Flushing*† .....Queens | M. D. GOULD. |
| ▲Fonda*† ....Montgomery | J. S. Sitterley. |
| Forestville*† Chautauq'a | A. W. Hull. |
| Fort Ann*†. Washington | See Sandyhill. |
| Fort Edward*†Wash'ton | A. D. Wait. |
| Fort Plain*†Montgom'ry | D. C. Shults. |
| Frankfort*† ...Herkimer | H. H. Ingham. |
| Franklin*† .....Delaware | L. F. Raymond. |
| Franklinville*† Cattar'us | George E. Spring. |
| Fredonia*† .Chautauqua | B. F. SKINNER. |
| Freeport*† .....Nassau | George Wallace. |
| Friendship*† ....Allegany | A. L. Elliott. |
| Fulton*† .....Oswego | MEAD & STRANAHAN. |
| Fultonville*†Montgom'y | R. B. Fish. |
| Gainesville*†..Wyoming | See Warsaw. |
| ▲Geneseo*† .... Livingston | JOHN R. STRANG. |
| Geneva*† .....Ontario | HAWLEY, NICHOLAS & HOSKINS. |
| Gilbertsville*† ....Otsego | See Cooperstown. |
| Glencove*† .....Nassau | E. T. Payne. |
| Glens Falls*† .....Warren | A. J. CHERITREE. |
| Gloversville*† ....Fulton | BAKER & BURTON. |
| ▲Goshen*† .....Orange | J. W. GOTT. |
| Gouverneur*†.St. Law'ce | Conger & Orvis. |
| Gowanda*† .Cattaraugus | F. J. Blackman. |
| Granville*† .Washington | S. E. Everets. |
| Greene*† .....Chenango | M. F. Porter. |
| Greenport*† .....Suffolk | LE ROY E. RAYNOR. |
| Greenwich*† Washingt'n | C. C. Vankirk. |
| Groton*† .....Tompkins | H. S. Hopkins. |
| Hamburg*† .....Erie | Fayette Kelly. |
| Hamilton*† .....Madison | Joseph Mason. |
| Hammondsport*†.Steu'n | W. S. Drew. |
| Hancock*† .....Delaware | Frank Taylor. |
| Hannibal*† .....Oswego | D. D. Metcalf. |
| Havana.....Schuyler | See Watkins. |
| Haverstraw*† .Rockland | THOMAS H. LEE. |
| Hempstead*• .....Nassau | A. R. Griffin. |
| ▲Herkimer*† ...Herkimer | C. E. SNYDER. |
| Hermitage* ....Wyoming | See Warsaw. |
| Hobart*† .....Delaware | Edward O'Connor. |
| Holland*† .....Erie | See East Aurora. |
| Holland Patent*† Oneida | W. J. Williams. |
| Holley*† .....Orleans | H. O. Jones. |
| Homer*† .....Cortland | E. L. Stone. |

| Town and County. | Name. |
|---|---|
| Honeoye Falls*†.Monroe | C. A. Stuart. |
| Hoosick Falls*† Rensse'r | GEO. E. & H. J. GREENE. |
| Hornellsville*†..Steuben | BEARD & ALLEN. |
| Horseheads*†...Chemung | D. C. Curtis. |
| ▲Hudson*† .....Columbia | ISAAC N. COLLIER. |
| Hume* . .....Allegany | E. E. & G. W. Harding. |
| Huntington*† ....Suffolk | THOMAS YOUNG. |
| Ilion*† .....Herkimer | Thomas & A. D. Richardson. |
| ▲Ithaca*†.....Tompkins | MURRAY E. POOLE. |
| ▲Jamaica*† .....Queens | WILLIAM W. GILLEN. |
| Jamestown*† .Chautau'a | FOWLER & WEEKS. |
| ▲Johnstown*† .....Fulton | FRED LINUS CARROLL. |
| Jordan*† .....Onondaga | John McLaughlin. |
| Keeseville*† .....Essex | Hewitt & Wolcott. |
| Kinderhook*† Columbia | Gerrit S. Collier. |
| ▲Kingston*† .....Ulster | JOHN G. VAN ETTEN. |
| Lake Geo. Ass'bly*Warren | See Glens Falls. |
| ▲Lake Pleasant*† Hamilton | See Northville. |
| Lancaster*† .....Erie | H. B. Van Peyma. |
| Lansingburg*†.Rensse'r | H. N. GREENE. |
| Leroy*† .....Genesee | W. H. Smith. |
| Liberty*† .....Sullivan | D. S. Hill. |
| Lima*† .....Livingston | H. H. Thompson. |
| Littlefalls*† .. Herkimer | FRED I. SMALL. |
| ▲Little Valley*†.Cattar'us | Ernest H. Woodruff. |
| Livonia*† .....Livingston | Charles Ward. |
| Locke*† .....Cayuga | See Moravia. |
| ▲Lockport*† ..... Niagara | W. H. & F. A. RANSOM. |
| Long Island City*† Qu'ns | MANLEY & WADLEY. |
| ▲Lowville*† .....Lewis | Fred. C. Schraub. |
| ▲Lyons*† .....Wayne | DWIGHT s CHAMBEBLAIN. |
| Madrid*• .....St. Lawrence | F. J. Merriman. |
| ▲Malone*† .....Franklin | JOHN I. GILBERT. |
| Mamaroneck*†Westc'ter | See New Rochelle. |
| Marathon*† .....Cortland | John H. Miller. |
| Margaretville*†.Delaware | A. P. Carpenter. |
| Massena*† ...St. Lawrence | H. B. Chase. |
| Matteawan*† ....Dutchess | S. K. Phillips. |
| ▲Mayville*† ..Chautauqua | VAN DUSEN & MARTIN. |
| Mechanicsville*†. Sarat'a | J. F. Terry. |
| Medina*• .....Orleans | Filkins & Coe. |
| Mexico*† .....Oswego | C. I. Miller. |
| Middleburg*†. Schoharie | Dow Beekman. |
| Middleport*† ....Niagara | G. F. Thompson. |
| Middletown*† ....Orange | DILL & COX. |
| Milford*• .....Otsego | J. V. Guernsey. |
| Millbrook*† .... Dutchess | See Poughkeepsie. |
| Millerton*† .... Dutchess | Collins Sheldon. |
| Mineola*† .....Nassau | See Hempstead. |
| Mohawk*† .... Herkimer | James B. Rafter. |
| ▲Monticello*† .... Sullivan | Timothy F. Bush. |
| Montour Falls*†Schuyler | Frank Johnson. |
| Moravia*† .....Cayuga | S. E. Day. |
| Morris*† .....Otsego | M. L. Bridges. |
| Morrisania*†.. New York | See New York City. |
| ▲Morrisville*† ... Madison | H. B. Coman. |
| Mt. Kisco*† Westchester | See New Rochelle. |
| Mt. Morris*†. Livingston | John M. Hastings. |
| Mt. Vernon*†...Westc'ter | JOHN M. GORHAM. |
| Naples*† ..... Ontario | Lincoln & Lincoln. |
| Newark*† ..... Wayne | M. I. Greenwood. |
| New Berlin*†. Chenango | O. F. Matterson. |
| New Brighton*†. Richm'd | DE GROOT, RAWSON & STAFFORD. |
| Newburg*† .....Orange | A. H. F. SEEGER. |
| ▲New City*• ..... Rockland | See Spring Valley. |
| New Paltz*† .....Ulster | J. N. Vanderlyn. |
| Newport*† .....Herkimer | C. L. Fellows. |
| New Rochelle*†Westch'r | YOUNG & TERRY. |
| ▲New York City*† N. Y'k | JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank. |
| " ..... " | BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank |
| " ..... " | BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank. |
| " ..... " | BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers. |
| " ..... " | ELISHA K. CAMP, 141 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic |
| " ..... " | CARTER, HUGHES & DWIGHT Attorneys and counselors at law, suite 150-160, 96 Broadway and 6 Wall St. Counsel for Western National Bank, and Counsel for Chemical National Bank. |
| " ..... " | DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank. Boston. |

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲New York City*† N. Y'k (*Continued.*) | LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York. |
| " ..... " | HASTINGS & GLEASON, 265 Broadway. General practice: commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic. |
| " ..... " | THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company. |
| " ..... " | M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank. |
| " ..... " | JAY & CANDLER, 48 Wall St William Jay, counsel for Continental Trust Co. of N. Y Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn. |
| " ..... " | GEORGE C. LAY, 100 Broadway Refers to National Shoe & Leather Bank. |
| " ..... " | MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York N. B. A. |
| " ..... " | CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments. affidavits, etc. |
| " ..... " | MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., bankers, 32 Nassau St. |
| " ..... " | REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank. |
| " ..... " | SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank. |
| Niagara Falls*†. Niagara | DUDLEY, GRAY & HIGHLAND |
| Nineveh*† ..... Broome | See Deposit. |
| North Collins*†.....Erie | E. R. Sherman. |
| North Granville* Wash'n | Samuel Thomas. |
| Northport*†..... Suffolk | C. B. Partridge. |
| N. Tonawanda*†. Niagara | WARNER & LINDSAY. |
| Northville*†.....Fulton | Lee S. Anibal. |
| ▲Norwich*† .....Chenango | GEO. W. RAY. |
| Norwood*†. St. Lawrence | Willis J. Fletcher. |
| Nunda*†.....Livingston | E. C. Olney. |
| Nyack*† .....Rockland | See Haverstraw. |
| Oakfield*†.....Genesee | B. F. Hawes. |
| Ogdensburg*†St. L'w'nce | MALBY & LUCEY. |
| Olean*† .....Cattaraugus | CARY, RUMSEY & HASTINGS. |
| Oneida*† .....Madison | H. W. COLEY. |
| Oneonta*† .....Otsego | George M. Bristol. |
| ▲Oswego*†.....Oswego | FRANCIS E. HAMILTON. |
| ▲Ovid*†.....Seneca | Benjamin Franklin |
| ▲Owego*†.....Tioga | H. AUSTIN CLARK. |
| Oxford*† ..... Chenango | W. H. Hyde. |
| Oyster Bay*†..... Nassau | Herbert L. Fordham. |
| Painted Post*†...Steuben | See Corning. |
| Palmyra*† .....Wayne | H. R. DURFEE. |
| Parish*† .....Oswego | H. D. Nutting. |
| Patchogue*† .....Suffolk | Walter H. Jaycox. |
| Pawling*†.....Dutchess | W. Downing. |
| Peekskill *† Westchester | LENT & HERRICK. |
| ▲Penn Yan*†.....Yates | JOHN T. KNOX. |
| Perry*† .....Wyoming | Morris A. Lovejoy. |
| Phelps*† .....Ontario | Samuel S. Partridge. |
| Philadelphia*†. Jefferson | J. F. Larue. |
| Phœnix*†.....Oswego | A. J. BROWN. |
| Pike*.....Wyoming | G. S. Van Gorder. |
| Pine Plains*† ..Dutchess | Frank Eno. |
| ▲Plattsburg*† .....Clinton | RILEY & HEALEY. |
| Poland*† .....Herkimer | Milton Howe. |
| Port Chester*†W'stch't'r | JEROME A. PECK. |
| Port Henry*†.....Essex | Rowe & Pyrke. |
| Port Jefferson*†. Suffolk | Thomas J. Ritch, Jr. |
| Port Jervis*† .....Orange | WILLIAM H. CRANE. |
| Potsdam*†. St. Lawrence | A. X. Parker. |
| ▲Poughkeepsie*†Dutchess | WILKINSON & COSSUM. |
| Prattsburg*† .....Steuben | James Flaherty. |
| Pulaski*† .....Oswego | Irving G. Hubbs. |
| Randolph*†. Cattaraugus | Crowley & Terry. |
| Redcreek*†.....Wayne | C. O. Peterson. |
| Red Hook*†.....Dutchess | J. W. Eiseffer. |
| Rensselaer*....Rensselaer | See Troy. |
| Rhinebeck*† .....Dutchess | A. Lee Wager. |
| Richfield Springs*†O'ego | J. D. Reed. |
| ▲Richmond*†....Richmond | See New York City. |
| Richmondville*†..S'h'rie | E. A. Dox. |
| Ripley*† .....Chautauqua | See Jamestown. |
| ▲Riverhead*† .....Suffolk | ERNEST W. TOOKER. |
| ▲Rochester*† .....Monroe | ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank. |
| " ..... " | HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester. |
| Rockville Center*† Nas'u | John Lyon. |
| Rome*†.....Oneida | A. DELOS KNEELAND. |
| Rondout*† .....Ulster | De Witt Roosa. |
| Roslyn*† .....Nassau | Eastman & Eastman. |
| Rushford*†.....Allegany | R. B. Lanning. |
| Sag Harbor*† .....Suffolk | George C. Raynor. |
| Salamanca*† Catt'raugus | ANSLEY & SPENCER. |
| Salem*† .....Washington | Fred Fraser. |
| Sandycreek*● ....Oswego | U. Bartlett. |
| Sandyhill*† .... Wash'ton | D. J. Sullivan. |
| Saranac Lake*† Franklin | A. K. BOTSFORD. |
| Saratoga Spr'gs*●Sarat'ga | C. S. & C. C. LESTER. |
| Saugerties*† .....Ulster | E. B. Whittaker. |
| Sayville*† ..... Suffolk | See Patchogue. |
| ▲Schenectady*† .Sc'n't'dy | EVERETT SMITH. |
| Schenevus*†..... Otsego | Graham & Baldwin. |
| ▲Schoharie*†....Schoharie | C. W. Hinman. |
| Schuylerville*†. Saratoga | W. E. Bennett. |
| Scio*†.....Allegany | See Wellsville. |
| Seneca Falls*†....Seneca | HAMMOND & HAMMOND. |
| Sherburne*†...Chenango | Charles A. Fuller. |
| Sherman*† ..Chautauqua | See Jamestown. |
| Shortsville*† ....Ontario | W. C. Ellis. |
| Sidney*† .....Delaware | WILLIAM THORP. |
| Silver Creek*†.Ch'ta'qua | C. G. Babcock. |
| Sinclairville*†. Ch'ta'qua | O. Edson. |
| Sing Sing*†. Westchester | STUART BAKER. |
| Skaneateles*†. Onondaga | C. R. Milford. |
| Sodus*†..... Wayne | B. C. Reede. |
| Southampton*†..Suffolk | Henry H. Chatfield. |
| Southold*† .....Suffolk | Albert C. Case. |
| Spencer*†.....Tioga | C. O. Seaburg. |
| Springville*† .....Erie | E. A. Scott. |
| Stamford*† ....Delaware | C. L. Andrus. |
| Stapleton*† ....Richmond | JOHN WIDDECOMBE. |
| St. Johnsville*† Mtg'm'ry | Charles A. Stone. |
| Stockton*.... Chautauqua | See Dunkirk. |
| Suspension Bridge*●N'g'a | See Niagara Falls. |
| ▲Syracuse*† ....Onondaga | IDE & RYAN. Refer to Merchants National Bank. |
| " ..... " | KNAPP, NOTTINGHAM & ANDREWS. References: James J. Belden, President of Robert Gere Bank. |
| Tarrytown*†Westchest'r | H. C. GRIFFIN. |
| Theresa*† .....Jefferson | C. A. Van Allen. |
| Ticonderoga*†.....Essex | H. D. Hoffnagle. |
| Tonawanda*† ..... Erie | Harrington & Premus. |
| ▲Troy*†.....Rensselaer | DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank. |
| " ..... " | CHARLES I. WEBSTER. Commercial litigation and collections a specialty. |
| Trumansburg*† .Tom'k's | J. A. Milne. |
| Truxton*† .....Cortland | A. L. Kenney. |
| Unadilla*† .....Otsego | See Oneonta. |
| Union Springs*†. Cayuga | Arthur M. Seekel. |
| ▲Utica*† .....Oneida | CHARLES G. IRISH. Attorney for First National Bank. |
| " ..... " | MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica. |
| " ..... " | RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica. |
| Vernon*† .....Oneida | S. S. Judson. |
| Victor*† .....Ontario | Ellis A. Griffith. |
| Walden*† ..... Orange | A. S. Embler. |
| Walton*† .....Delaware | Fancher & White. |
| Wappinger's Falls*†Duc's | George Wood. |
| Warrensburg*† ..Warren | L. E. REOUX. |
| ▲Warsaw*† .....Wyoming | BOTSFORD & BOTSFORD. |
| Warwick*† .....Orange | F. V. Sanford. |
| Waterford*† ....Saratoga | F. A. Martin. |
| ▲Waterloo*† .....Seneca | FREDERICK L. MANNING. |
| ▲Watertown*† ...Jefferson | WALTS & PITCHER. |
| Waterville*† ..... Oneida | L. P. Fuess. |
| Watervliet ..... Albany | See Troy. |
| ▲Watkins*† .....Schuyler | CHARLES M. WOODWARD. |
| Waverly*† .....Tioga | F. A. Bell. |
| Wayland*† .....Steuben | Clark & Pratt. |
| Weedsport*† .....Cayuga | A. W. Shurtleff. |
| Wellsville*† .....Allegany | CHURCH & CHURCH. |
| Westchester*† W'chester | See New Rochelle. |
| Westfield*†. Chautauqua | H. C. Kingsbury. |
| W. New Brighton*†. R'c'd | DE GROOT, RAWSON & STAFFORD. |
| West Troy*† .....Albany | V. J. Oothout. |
| West Winfield*† H'kimer | M. M. Crandall. |

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|---|---|
| Whitehall*†.Washington | A. D. BARTHOLOMEW. |
| ▲White Plains*†W'chester | ROBERT E. FARLEY. |
| Williamson*†.....Wayne | Jacob Brower. |
| Wolcott*† .....Wayne | E. H. Kellogg. |
| Woodhaven*†....Queens | Wm. F. Wykoff. |
| Worcester*†.....Otsego | Holmes & Waterman. |
| Yonkers*†..Westchester | R. E. & A. J. PRIME. |

## NORTH CAROLINA.

| Town and County. | Name. |
|---|---|
| ▲Albemarle*†.....Stanly | J. M. Brown. |
| Ansonville .....Anson | See Wadesboro. |
| ▲Ashboro*†.....Randolph | WILLIAM C. HAMMER. |
| ▲Asheville*†...Buncombe | CHARLES A. MOORE. |
| Aurora* .....Beaufort | See Washington. |
| ▲Bakersville* .....Mitchell | J. H. Greene. |
| ▲Bayboro*.....Pamlico | See Newbern. |
| ▲Beaufort*† .....Carteret | C. R. THOMAS. |
| ▲Boone*.....Watauga | E. S. Caffey. |
| ▲Brevard*.....Transylvania | W. B. Duckworth. |
| ▲Bryson City*† .....Swain | Bryson & Black. |
| ▲Burgaw*†.....Pender | R. G. Grady. |
| Burlington*†..Alamance | Charles E. McClean. |
| ▲Burnsville* ..... Yancey | McElroy & Moore. |
| ▲Camden*.....Camden | C. M. Ferebee. |
| ▲Carthage*†.....Moore | F. W. J. ADAMS. |
| Chapel Hill*†.... Orange | T. H. Long. |
| ▲Charlotte*† Mecklenberg | CLARKSON & DULS. Refer to First National Bank. |
| Clayton*†.....Johnston | See Raleigh. |
| ▲Clinton*† ..... Sampson | Lee & Butler. |
| ▲Columbia*.....Tyrrell | T. H. Woodley. |
| ▲Columbus*.....Polk | See Hendersonville. |
| ▲Concord*†.....Cabarrus | MONTGOMERY & CROWELL. |
| ▲Currituck† ..... Currituck | W. R. Gordon. |
| ▲Dallas*†..... Gaston | O. F. Mason. |
| ▲Danbury*..... Stokes | A. H. Joyce. |
| ▲Dobson*..... Surry | T. W. Folger. |
| Dunn*†..... Harnett | J. C. Clifford. |
| ▲Durham*†.....Durham | BOONE & BRYANT. |
| ▲Edenton*†..... Chowan | Pruden & Pruden. |
| ▲Elizabeth City*†.Pasq'k | E. F. LAMB. |
| ▲Elizabethtown*†.. Bladen | R. S. White. |
| Elm City*†.....Wilson | See Wilson. |
| Enfield*† ..... Halifax | David Bell. |
| ▲Fayetteville*† .. Cumb'd | J. C. & S. H. MacRAE. |
| ▲Franklin* ..... Macon | Jones & Johnson. |
| Gastonia*†..... Gaston | A. G. Mangum. |
| ▲Gatesville*.....Gates | L. L. Smith. |
| ▲Goldsboro*†..... Wayne | ALLEN & DORTCH. |
| ▲Graham*† .... Alamance | E. S. Parker. |
| ▲Greensboro*†.. Guilford | A. M. SCALES. |
| ▲Greenville*†.....Pitt | Jarvis & Blow. |
| ▲Halifax*†.....Halifax | Thomas H. Hill. |
| ▲Hayesville*..... Clay | M. R. Kimsey. |
| ▲Henderson*†..... Vance | T. T. HICKS. |
| ▲Hendersonville*† Hend'n | W. A. Smith. |
| ▲Hertford*†..Perquimans | See Edenton. |
| Hickory*†..... Catawba | Thomas M. Hufham. |
| High Point*†...Guilford | E. D. STEELE. |
| ▲Hillsboro*†.....Orange | John W. Graham. |
| ▲Jackson*...Northampton | R. B. Peebles. |
| ▲Jacksonville*†...Onslow | Frank Thompson. |
| ▲Jefferson*..... Ashe | J. W. Todd. |
| Jonesboro*†..... Moore | W. E. Murchison. |
| ▲Kenansville*..... Duplin | H. R. Koonegay. |
| Kings Mountain*†Clevl'd | See Gastonia. |
| ▲Kinston*†.....Lenoir | W. D. POLLOCK. |
| La Grange*†.....Lenoir | H. B. Parker. |
| Laurinburg*†. Richmond | Maxcy L. John. |
| Leaksville*†Rockingham | See Reidsville. |
| ▲Lenoir*†..... Caldwell | Edmund Jones. |
| ▲Lexington*†... Davidson | F. C. ROBBINS. |
| ▲Lillington..... Harnett | O. J. Spears. |
| ▲Lincolnton*†... Lincoln | A. L. Quickel. |
| Littleton*†.....Halifax | S. G. Daniel. |
| ▲Louisburg*†.... Franklin | T. W. Beckett. |
| ▲Lumberton*†... Robeson | McLean & McLean. |
| Madison*†. Rockingham | C. O. McMichael. |
| ▲Manteo*.....Dare | J. M. Gray. |
| Marion*†..... McDowell | E. J. Justin. |
| ▲Marshall*†..... Madison | J. A. Hendrick. |
| Milton*†..... Caswell | L. M. Warlick. |
| ▲Mocksville*†.....Davie | E. L. Gaither. |
| ▲Monroe*†.....Union | R. R. Redwine. |
| ▲Morganton*†.....Burke | Avery & Ervin. |
| Mountairy*†.....Surry | Carter & Lewellyn. |
| ▲Murphy*†.....Cherokee | R. L. Cooper. |
| ▲Nashville*† ..... Nash | R. A. P. Cooley. |
| ▲Newbern*† ..... Craven | O. H. GUION. |
| ▲Newton*†..... Catawba | W. B. Gaither. |
| No. Wilkesboro*†.Wilkes | See Wilkesboro. |
| ▲Oxford*†.....Granville | HICKS & MINOR. |
| Pilotmountain*†...Surry | Holcomb & McGuffin. |
| ▲Pittsboro*†.....Chatham | H. A. London. |
| ▲Plymouth*†.Washington | H. S. Ward. |
| ¶▲Raleigh*†..... Wake | A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk. |
| ¶▲Raleigh*†..... Wake (*Continued.*) | JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C. |
| Reidsville*† Rockingham | JOHNSTON & JOHNSTON. |
| ▲Robbinsville* .... Graham | T. A. Morphew. |
| ▲Rockingham*†Richmond | MORRISON & WHITLOCK. |
| Rocky Mount*† Edg'mbe | JACOB BATTLE. |
| ▲Roxboro*†.....Person | Kitchin & Kitchin. |
| ▲Rutherfordton*†Ruth'fd | S. Gallert. |
| Salem*†.....Forsyth | See Winston-Salem |
| ▲Salisbury*†..... Rowan | L. H. CLEMENT. |
| Sanford*† .....Moore | A. L. McNeill. |
| Scotland Neck*†. Halifax | Claud Kitchen. |
| ▲Shelby*†.....Cleveland | Webb & Webb. |
| ▲Smithfield*†... Johnston | E. W. Pon. |
| ▲Snowhill*..... Greene | L. V. Morrill. |
| Southern Pines*†.Moore | J. McN. Johnson. |
| ▲Southport*†...Brunswick | See Wilmington. |
| ▲Sparta*..... Alleghany | R. A. Doughton. |
| Spring Hope*†.....Nash | See Nashville |
| ▲Statesville*†..... Iredell | ARMFIELD & TURNER. |
| ▲Swanquarter..... Hyde | S. S. Mann. |
| ▲Tarboro*†...Edgecombe | G. M. T. Fountain. |
| ▲Taylorsville*†Alexander | A. C. McIntosh. |
| Thomasville*†. Davidson | See Lexington. |
| ▲Trenton*..... Jones | See Jacksonville. |
| ▲Troy*†..... Montgomery | See Ashboro. |
| ▲Wadesboro*†† ..... Anson | Bennett & Bennett. |
| ▲Warrenton*† ..... Warren | H. A. Bond. |
| ▲Washington*†..Beaufort | B. B. NICHOLSON. |
| Waxhaw*†..... Union | R. L. Stevens. |
| ▲Waynesville*† Haywood | Ferguson & Ferguson. |
| ▲Webster* ..... Jackson | Walter E. Moore. |
| Weldon*†..... Halifax | Mullen & Daniel. |
| ▲Wentworth* Rockingham | See Reidsville. |
| ▲Whiteville*†.. Columbus | Wishart & Frazier. |
| ▲Wilkesboro*†.... Wilkes | T. B. FINLEY. |
| ▲Williamston*†.... Martin | Wheeler Martin. |
| ▲Wilmington*† No.Han'er | JOHN D. BELLAMY. Attorney for Atlantic Nat. Bank. |
| ▲Wilson*†..... Wilson | S. G. NEWBORN. |
| ▲Windsor*..... Bertie | F. D. Winston. |
| ▲Winston-Salem*†Forsyth | EUGENE E. GRAY. |
| ▲Winton*†.....Hertford | George Cowper. |
| ▲Yadkinville ..... Yadkin | Holton & Reece. |
| ▲Yanceyville* ..... Caswell | Johnson & Johnson. |
| Youngsville*† .Franklin | See Raleigh. |

## NORTH DAKOTA.

| Town and County. | Name. |
|---|---|
| Abercrombie*† Richland | E. A. Munger. |
| Anamoose.....McHenry | See Towner. |
| Aneta*†.....Nelson | See Lakota. |
| Ardoch*†..... Walsh | See Minto. |
| ▲Ashley* ..... McIntosh | A. W. Clyde. |
| Bathgate*†..... Pembina | W. J. Burke. |
| ●Bisbee..... Towner | See Cando. |
| ¶▲Bismarck*†... Burleigh | F. H. REGISTER. |
| ▲Bottineau*†... Bottineau | See Towner. |
| Bowbells*† .....Ward | See Towner. |
| Bowdon.....Wells | See Harvey. |
| Braddock.....Emmons | See Williamsport. |
| Buffalo*†..... Cass | See Fargo. |
| Buxton*†..... Traill | See Hillsboro. |
| Caledonia*..... Traill | See Hillsboro. |
| ▲Cando*†..... Towner | FRANK D. DAVIS. |
| ▲Carrington*†..... Foster | R. A. BILL. |
| Casselton*†..... Cass | See Fargo. |
| Cavalier*†..... Pembina | See St. Thomas. |
| Christine*† .... Richland | See Wahpeton. |
| Church's Ferry*†Ramsey | See Devil's Lake. |
| Clifford*† ..... Traill | See Mayville. |
| Conway*† ..... Walsh | See Grafton. |
| ▲Cooperstown*†.. Griggs | DAVID BARTLETT. |
| Courtenay*†....Stutsman | J. C. Parks. |
| Crary*†..... Ramsey | Edgar Anderson. |
| Crystal*†..... Pembina | See St. Thomas. |
| Cumings*† ..... Traill | See Hillsboro. |
| Davenport*† ..... Cass | See Fargo. |
| Dazey*† ..... Barnes | See Valley City. |
| Delamere*..... Sargent | See Milnor. |
| ▲Devil's Lake*†....Ramsey | BRENNAN & KENNEDY. |
| ▲Dickinson*†.....Stark | JAMES G. CAMPBELL. |
| Drayton*†..... Pembina | Robert Ferguson. |
| Dresden*..... Cavalier | See Langdon. |
| Edgeley*†.....La Moure | C. W. Fellows. |
| Edinburg*†..... Walsh | See Park River. |
| ▲Ellendale*†..... Dickey | James M. Austin. |
| Emerado*†.Grand Forks | See Grand Forks. |
| Enderlin*†..... Ransom | Fred Underwood. |
| Fairmount*†... Richland | Charles A. Tuttle. |
| ▲Fargo*†..... Cass | NEWMAN, SPALDING & STAMBAUGH. Attorneys for First National Bank and Merchants State Bank. |
| ▲Fessenden*†..... Wells | M. E. Wilson. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Fingal*†.....Barnes | Thomas Casey. |
| Finley*†.....Steele | F. W. Ames. |
| Forest River*†....Walsh | See Grafton. |
| ▲Forman*†.....Sargent | BISHOP, GRONER & McKENZIE. |
| Gilby*†.....Grand Forks | See Grand Forks. |
| Glenullin*.....Morton | See Dickinson. |
| ▲Grafton*†.....Walsh | GRAY & McMURCHIE. |
| ▲Grand Forks*†Gr'd F'ks | GEORGE A BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks. |
| " ..... " | COCHRANE & CORLISS. Refer to the Union Nat Bank. |
| " ..... " | BURKE CORBET. Reference: First National Bank. |
| Grandin*†.....Cass | See Fargo. |
| Hamilton*†.....Pembina | See St. Thomas. |
| Hankinson*†...Richland | J. B. Taylor. |
| Hannah*†.....Cavalier | C. G. McMillan. |
| Harvey*†.....Wells | OTTO GRETHEN. |
| Hatton*†.....Traill | See Hillsboro. |
| Hebron*†.....Morton | See Mandan. |
| ▲Hillsboro*†.....Traill | CARMODY & LESLIE. |
| Hope*†.....Steele | C. S. SHIPPY. |
| Hunter*†.....Cass | See Fargo. |
| Inkster*†...Grand Forks | See Grand Forks. |
| ▲Jamestown*† . Stutsman | S. E. ELLSWORTH. |
| Kenmare*†.....Ward | See Minot. |
| Kindred*†.....Cass | See Fargo. |
| Kulm*†.....Lamoure | J. B Sharpe. |
| ▲Lakota*†.....Nelson | A. E SHEETS. |
| ▲Lamoure*†.....Lamoure | R. W. S. Blackwell. |
| ▲Langdon*†.....Cavalier | J. C. Monnet. |
| Larimore*†.Grand Forks | J. D. Campbell. |
| Leeds*†.....Benson | E. Bergfimd. |
| Lidgerwood*†..Richland | A. L. Parsons. |
| Linton*.....Emmons | See Williamsport. |
| ▲Lisbon*†.....Ransom | H. DOHERTY. |
| ▲Mandan*†.....Morton | E. C. Rice. |
| Mayville*†.....Traill | F. W. Ames. |
| ▲Medora*†.....Billings | See Dickinson. |
| Michigan*.....Nelson | W. H. Smith. |
| Milnor*†.....Sargent | O. S. Senn. |
| Milton*†.....Cavalier | Thompson & Gibson. |
| ▲Minnewaukon*†. Benson | O. D. Comstock. |
| Minot*†.....Ward | James Johnson. |
| Minto*†.....Walsh | H. C. DePUY. |
| Monango*†.....Dickey | See Ellendale. |
| ▲Napoleon*.....Logan | See Kulm. |
| Neche*†.....Pembina | See Hatbgate. |
| ▲New Rockford*†...Eddy | MADDUX & HAMBECHT. |
| New Salem*.....Morton | See Mandan. |
| Northwood*†Grand F'ks | M. V. LINWELL. |
| Oakes*†.....Dickey | George H. Fay. |
| Omemee*•.....Bottineau | See Towner. |
| Osnabrock*†...Cavalier | See Milton. |
| Page*•†.....Cass | See Fargo. |
| Park River*†.....Walsh | G. W. Young. |
| ▲Pembina*†.....Pembina | W. J. Kneeshaw. |
| Portland*†.....Traill | G. A. White. |
| Reynolds*†.Grand Forks | See Grand Forks. |
| ▲Rolla*†.....Rolette | John Burke. |
| ▲Rugby*†.....Pierce | L. N. Torson. |
| ▲Sanger.....Oliver | See Bismarck. |
| Sheldon*†.....Ransom | C. A. Gram. |
| ▲Sherbrooke*.....Steele | George Murray. |
| Sheyenne*†.....Eddy | See Rockford. |
| ▲Stanton.....Mercer | See Mandan. |
| ▲Steele*†.....Kidder | See Bismarck. |
| St. Thomas*•†...Pembina | G. S. Hager. |
| Thompson*†Grand F'ks | See Grand Forks. |
| Tower City*†.....Cass | See Fargo. |
| ▲Towner*•†.....McHenry | GEORGE W. POAGUE. |
| ▲Valley City*†.....Barnes | BURKE & LINDLAND. |
| ▲Wahpeton*•†....Richland | F. B. LAMBERT. |
| Walhalla*•.....Pembina | T. D. Stack. |
| ▲Washburn*.....McLean | E. A. Lamb. |
| Wheatland*†.....Cass | See Fargo. |
| ▲Williamsport*..Emmons | H. A. Armstrong. |
| ▲Williston*•†....Williams | R. H. Copeland. |
| Willow City*•†.Bottineau | See Towner |
| Wimbledon*•†....Barnes | See Valley City. |
| Wishek•.....McIntosh | Wishek & Guy. |
| Wyndmere•†....Richland | See Milnor. |

## OHIO.

| Town and County. | Name. |
|---|---|
| Ada*†.....Hardin | Clark, Axline & Fess. |
| ▲Akron*†.....Summit | OTIS & OTIS. Refer to Second National Bank. |
| Alliance*†.....Stark | J. W. CRANE. |
| Andover*†....Ashtabula | F. J. Bishop. |
| Ansonia*†.....Darke | See Greenville. |
| Antioch*.....Monroe | See Woodsfield. |
| Antwerp*†.....Paulding | M. A. Wert. |
| Arcanum*†.....Darke | J. B. Mundhuck. |
| Archbold*†.....Fulton | August Ralhley. |
| Arlington*†....Hancock | See Dunkirk |
| ▲Ashland*†.....Ashland | CAMPBELL & SEMPLE. |
| Ashley*†.....Delaware | See Delaware. |
| Ashtabula*•†...Ashtabula | HOYT & MUNSELL. |
| Ashtabula Har.†. Ash'bula | See Ashtabula. |
| Ashville*†.....Pickaway | G. W. Morrison. |
| ▲Athens*†.....Athens | GROSVENOR, JONES & WORSTELL. |
| Attica*•†.....Seneca | Lester Sutton. |
| Bainbridge*•†.....Ross | J. G. Whitaker. |
| Barberton*•†.....Summit | CHARLES AMMERMAN. |
| Barnesville*•†...Belmont | C. J. Howard. |
| Basil*•†.....Fairfield | E. F. Holland. |
| ▲Batavia*•†.....Clermont | Frazier & Hicks. |
| Beach City*•†.....Stark | See Alliance. |
| Bedford*•†.....Cuyahoga | See Cleveland. |
| Bellaire*•†.....Belmont | J. A. GALLAHER. |
| Belle Centre*•†.....Logan | See Bellefontaine. |
| ▲Bellefontaine*•†...Logan | A. JAY MILLER. |
| Bellevue*•†.....Sandusky | J. B. Miller. |
| Bellville*•.....Richland | Andrew Stevenson. |
| Belmont*•†.....Belmont | See St. Clairsville. |
| Berea*•†.....Cuyahoga | G. A. HUBBARD. |
| Bergholz*•.....Jefferson | John J. Watson. |
| Berlin Heights*•†....Erie | F. E. Conner, Jr. |
| Beverly*†.....Washington | J. C. Preston. |
| Blanchester*•†....Clinton | P. SAVAGE. |
| Bloomdale*•†.....Wood | E. D. Bloom. |
| Bloomingburg*•† Fayette | Humphrey Jones. |
| Bloomville*•†.....Seneca | J. R. Wilson. |
| Bluffton*•†.....Allen | A. J. Owens. |
| Botkins*•†.....Shelby | See Sidney. |
| Bowersville*.....Greene | C. S. Perkins. |
| ▲Bowling Green*•†..Wood | BALDWIN & HARRINGTON. |
| Bradford*†.....Miami | W. Vermilliton. |
| Bradner*•†.....Wood | See Bowling Green. |
| Bremen*•†.....Fairfield | Frank Thompson. |
| Bridgeport*•†..Belmont | Driggs & Heinlein. |
| Brooklyn*•†....Cuyahoga | See Cleveland. |
| Brookville*•†Montg'mery | See Miamisburg. |
| ▲Bryan*•†.....Williams | M. M. BOOTHMAN. |
| ▲Bucyrus*•†.....Crawford | EDWARD VOLLRATH. |
| Burton*†.....Geauga | George W. Jacques. |
| Butler*•†.....Richland | W. W. Scott. |
| ▲Cadiz*•†.....Harrison | D. A. HOLLINGSWORTH. |
| ▲Caldwell*•†.....Noble | W. C. Okey. |
| Caledonia*•†.....Marion | See Marion. |
| ▲Cambridge*•†.. Guernsey | MATTHEWS & HEADE. |
| Camden*•†.....Preble | F. G. Shuey. |
| Canal Dover*•† Tus'rawas | J. A. HOSTETLER. |
| Canal Fulton*•†.....Stark | A. J. Kittinger. |
| Canal Winchester*•† Fr'in | W. H. Lane. |
| Canfield*•†.....Mahoning | See Youngstown. |
| ▲Canton*•†.....Stark | JOHN H. SPONSELLER. |
| Cardington*•†....Morrow | W. P. Vaughan. |
| Carey*•†.....Wyandot | H. G. Chambers. |
| ▲Carrollton*•†.....Carroll | FIMPLE & McDONALD. |
| Cedarville*•†.....Greene | Robert Hood. |
| ▲Celina*•†.....Mercer | JOHN KRAMER. |
| Centerburg*•†.....Knox | W. O. Bowers. |
| Chagrin Falls*•†.Cuy'oga | E. P. Wilmot. |
| ▲Chardon*•†.....Geauga | METCALFE & KING. |
| Chicago*.....Huron | William G. Burwell. |
| ▲Chillicothe*•†.....Ross | VANMETER & CUNNINGHAM. |
| ▲Cincinnati*•†...Hamilton | L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati. |
| " ..... " | WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone. |
| " ..... " | ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank. |
| " ..... " | ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons. |
| " ..... " | FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank. |
| " ..... " | CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank. |
| " ..... " | LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks. |
| " ..... " | C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank. |
| " ..... " | WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank. |
| " ..... " | SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Cincinnati*† ...Hamilton (*Continued.*) | SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co. |
| ▲Circleville*† .. Pickaway | CHARLES H. MAY. |
| Clarksville*† ....Clinton | See Wilmington. |
| ▲Cleveland*† ...Cuyahoga | WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland. |
| Clyde*† .....Sandusky | FINCH & DEWEY. |
| College Corner*† .Butler | John R. Mitchell. |
| Collinwood*† . Cuyahoga | F. B. Garrett. |
| Columbiana*† . Col'biana | Ezra B. Bye. |
| ¶▲Columbus*† ...Franklin | ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank. |
| Columbus Grove*† Put'm | Guy B. Killen. |
| Conneaut*† ...Ashtabula | ALLEN M. COX. |
| Continental*† ...Putnam | J. C. Madden. |
| Convoy*† ..... Van Wert | See Van Wert. |
| Corning*† .....Perry | T. M. Potter. |
| Cortland*† .....Trumbull | John J. Sullivan. |
| ▲Coshocton*† ..Coshocton | POMERENE & POMERENE. |
| Covington*† .....Miami | W. H. Nill. |
| Crestline*† ....Crawford | R. W. MILLER. |
| Creston*† ..... Wayne | Price Russell. |
| Croton*† .....Licking | See Centerburg. |
| Cumberland*† .Guernsey | Joseph Purkey. |
| Cuyahoga Falls*† Summit | ORLANDO WILCOX. |
| Cygnet*† ..... Wood | See Bowling Green. |
| Danville*† ..... Knox | Clinton M. Rice. |
| ▲Dayton*† ...Montgomery | GOTTSCHALL, CRAWFORD & LAMBERT. |
| ▲Defiance*† ..... Defiance | S. T. SUTPHEN. |
| De Graff*† .....Logan | Huston & Curl. |
| ▲Delaware*† ....Delaware | W. A. HALL. |
| Delphos*† .....Allen | B. J. BROTHERTON. |
| Delta*† .....Fulton | M. B. Cottrell. |
| Dennison*† ..Tuscarawas | A. W. Elson. |
| Deshler*† .....Henry | D. D. Donovan. |
| Doylestown*● .....Wayne | James B. Meech. |
| Dresden*† .. Muskingum | S. B. Darnen. |
| Dunkirk*† .....Hardin | G. B. Dewitt. |
| Dyson ..... Guernsey | See Pleasant City. |
| East Liberty* .....Logan | See De Graff. |
| East Liverpool*† .Col'bia | WILLIAM H. VODREY. |
| East Palestine*† ..Col'bia | John H. Logan. |
| ▲Eaton*† .....Preble | J. A. Gilmore. |
| Eckmansville .....Adams | See West Union. |
| Edgerton*† .....Williams | See Bryan. |
| Edon*† .....Williams | See Montpelier. |
| Eldorado*† .....Preble | See Waverly. |
| Elmore*† .....Ottawa | George W. Keightley. |
| ▲Elyria*† .....Lorain | E. G. JOHNSON. |
| Euclid*† .....Cuyahoga | See Cleveland. |
| Fayette*† ..... Fulton | See Wauseon. |
| Felicity* .....Clermont | J. N. Altman. |
| ▲Findlay*† .....Hancock | M. C. SHAFER. |
| Flushing*† .....Belmont | A. M. Brown. |
| Forest*† .....Hardin | Russell Price. |
| Fort Recovery*† .Mercer | John Hunter. |
| Fostoria*† ..... Seneca | C. L. GUERNSEY. |
| Frankfort*† ..... Ross | See Chillicothe. |
| Franklin*† ..... Warren | P. H. Rue. |
| Fredericktown*† ..Knox | See Mount Vernon. |
| Freeport*† .....Harrison | B. W. Rowland. |
| ▲Fremont*† .....Sandusky | JAMES H. FOWLER. |
| Galion*† .....Crawford | R. W. Johnston. |
| ▲Gallipolis*† .....Gallia | HOLLIS C. JOHNSTON. |
| Gambier*† .....Knox | See Mount Vernon. |
| Garrettsville*† ..Portage | R. S. Webb. |
| Geneva*† ..... Ashtabula | R. C. Ewing. |
| ▲Georgetown*† .... Brown | JOHN P. BIEHN. |
| Germantown*† .M'tg'ery | L. S. Culkmore. |
| Gibsonburg*† . Sandusky | J. L. Hart. |
| Girard*† .....Trumbull | R. W. Deemer. |
| Glenville*† ....Cuyahoga | See Cleveland. |
| Glouster*† .....Athens | A. A. Amos & Bro. |
| Grafton*† .....Lorain | See Elyria. |
| Granville*† .....Licking | E. J. Dorsey. |
| Greenfield*† .....Highland | DICKEY & HEISKELL. |
| Greenspring*† ....Seneca | C. S. Burton. |
| ▲Greenville*† .....Darke | ANDERSON & BOWMAN. |
| Greenwich*† .....Huron | T. K. Strimple. |
| Groverhill*† ... Paulding | R. W Pickering. |
| ▲Hamilton*† ..... Butler | MOREY, ANDREWS & MOREY. |
| Harpster*† .....Wyandot | See Upper Sandusky. |
| Harrison*† ..... Hamilton | JAMES A. GRAFT. |
| Harveysburg*† .. Warren | See Lebanon. |
| Hicksville*† .....Defiance | L. E. Griffin. |
| Highland*† .....Highland | See Leesburg. |
| ▲Hillsboro*† .....Highland | STEELE & SAMS. |
| Holgate*† .....Henry | E. F. Thompson. |
| Hubbard*† .....Trumbull | Milton B. Leslie. |
| Hudson*† ..... Summit | H. B. Foster. |

| Town and County. | Name. |
|---|---|
| Huron*† .....Erie | C. M. Ray. |
| ▲Ironton*† .....Lawrence | CORN & THOMPSON. |
| ▲Jackson*† .....Jackson | E. C. POWELL. |
| Jackson Center*† Shelby | H. W. Robinson. |
| Jamestown*† .....Greene | W. A. Faxson. |
| ▲Jefferson*† ....Ashtabula | BABCOCK & TAYLOR. |
| Jeffersonville*† .Fayette | E. L. Bush. |
| Jewett*† ..... Harrison | See Cadiz. |
| Johnstown*† .....Licking | G. W. Lewis. |
| Kalida* .....Putnam | See Columbus Grove. |
| Kent*† .....Portage | M. G. McCASLIN. |
| ▲Kenton*† ..... Hardin | ELMER G. DERR. |
| Kingston*† .....Ross | See Chillicothe. |
| Kinsman*† .....Trumbull | J. W. Roberts. |
| Lagrange*† ..... Lorain | See Wellington. |
| ▲Lancaster*† .... Fairfield | G. E. MARTIN. |
| Larue*† ..... Marion | See Marion. |
| ▲Lebanon*† ..... Warren | W. F. ELTZROTH. |
| Leesburg*† .... Highland | George T. Hardy. |
| Leetonia*† ..Columbiana | C. D. Dickinson. |
| Leipsic*† .....Putnam | Jacob Werner. |
| Lewisburg*† ..... Preble | See Eaton. |
| Lexington*† ....Richland | See Mansfield. |
| Liberty Center*† . Henry | See Napoleon. |
| ▲Lima*† ..... Allen | CABLE & PARMENTER. |
| ▲Lisbon*† .... Columbiana | J. R. MARTIN. |
| Lockland*† .... Hamilton | Thompson & Gorman. |
| Lodi*† ..... Medina | See Crew'on. |
| ▲Logan*† ..... Hocking | Seth Weldy. |
| ▲London*† ..... Madison | Durflinger & Emery. |
| Lorain*† ..... Lorain | FRANK COLEMAN. |
| Loramie* ..... Shelby | See St. Mary. |
| Loudonville*† .. Ashland | W. J. Welrick. |
| Louisville*† ..... Stark | W. S. Earseman. |
| Lynchburg*† ...Highland | E. M. Wiggins. |
| Madison*† ..... Lake | M. B. Cook. |
| Magnolia*† ..... Stark | See Canton. |
| Malta*† ..... Morgan | Newell Corner. |
| Malvern*† ..... Carroll | See Minerva. |
| Manchester*† .... Adams | WILLIAM ANDERSON. |
| ▲Mansfield*† .... Richland | CUMMINGS & McBRIDE. |
| Mantua Station*† Portage | H. C. Russell. |
| ▲Marietta*† .. Washington | NYE & FOLLETT. |
| ▲Marion*† ..... Marion | J. F. McNEAL & SONS. |
| Martins Ferry*† Belmont | F. R. Sedgwick. |
| Martinsville*† ... Clinton | A. Harris. |
| ▲Marysville*† ..... Union | F. T. ARTHUR |
| Mason*† ..... Warren | See Lebanon. |
| Massillon*† ..... Stark | W. E. N. HEMPERLY |
| Maumee*† ..... Lucas | A. W. Eckert. |
| ▲McArthur*† ..... Vinton | J. M. McGillivray. |
| McClure*† ..... Henry | See Napoleon. |
| McComb*† .....Hancock | W. E. Cooper. |
| ▲McConnelsville*† Morgan | J. A. Foert. |
| Mechanicsburg*† Chapin | Charles A. Wood. |
| ▲Medina*† ..... Medina | Frank Spellman. |
| Miamisburg*† Montg'ery | W. A. Reiter. |
| Middleport*† ..... Meigs | Ira Graham. |
| Middletown*† .... Butler | DONLEY & RHONEMUS. |
| Milan*† ..... Erie | R. H. Williams. |
| Milford*† ..... Clermont | S. A. West. |
| Milford Center*† ..Union | See Marysville. |
| ▲Millersburg*† ....Holmes | Reed & Hanna. |
| Mineral Point*† Tusc'was | W. M. Tracy. |
| Minerva*† ..... Stark | J. F. Jerome. |
| Minster*† .....Auglaize | See St. Marys. |
| Monroeville*† ... Huron | John P. Cornell. |
| Montpelier*† .. Williams | E. C. PECK. |
| Morrow*† ..... Warren | T. C. Welch. |
| Moscow*● ..... Clermont | See Felicity. |
| ▲Mt. Gilead*† .... Morrow | L. K. Powell. |
| Mt. Pleasant*† ..Jefferson | See Steubenville. |
| Mt. Sterling*† .. Madison | Mitchel & Tanner. |
| ▲Mt. Vernon*† ..... Knox | WILLIAM M. KOONS. |
| Mt. Victory*† ....Hardin | See Kenton. |
| ▲Napoleon*† ..... Henry | CAHILL & DONOVAN. |
| Navarre*† ..... Stark | See Canton. |
| Nelsonville*† ..... Athens | Asher Buckley. |
| Nevada*† ..... Wyandot | L. B. Reed. |
| ▲Newark*† ..... Licking | FREDERIC M. BLACK. |
| New Bremen*† Auglaize | See St. Mary. |
| New Carlisle*† ..... Clark | R. H. Runnells. |
| New Comerst'n*† T'car's | E. E. Lindsey. |
| New Holland*† Pickaway | See Washington. |
| ▲New Lexington*† .. Perry | TUSSING & KELLY. |
| New London*† ... Huron | R. C. Powers. |
| New Madison*† ... Darke | Thomas Eubanks. |
| New Matamoras*† . Wash. | Jasper Cisik. |
| New Paris*† ..... Preble | See Eaton. |
| ▲New Phil'd'lp'a*† Tus'as | NEELY & PATRICK. |
| New Richmond*● Cler'nt | F. A. Roberts. |
| New Vienna*† ... Clinton | F. W. Kelly. |
| New Washin'n*† Craw'd | H. M. Cory. |
| Niles*† ..... Trumbull | WILLIAM H. SMILEY. |
| North Amherst*† Lorain | H. G. Redington. |
| North Baltimore* .. Wood | S. P. Harrison. |
| North Fairfield* ... Huron | A. E. Rowley. |
| North Lewisb'g*† Chapin | M. C. Gowey. |
| ▲Norwalk*† ..... Huron | GIDEON T. STEWART. |
| Oakharbor*† ..... Ottawa | John Duff. |
| Oak Hill*† ..... Jackson | J. E. Jones. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Oberlin*†..... Lorain | W. B. BEDORTKA. |
| Ohio City*†... Van Wert | See Van Wert. |
| Orrville*†..... Wayne | T. W. Orr. |
| Orwell*..... Ashtabula | Babcock & Taylor. |
| Osborn*†..... Greene | R. H. Swadner. |
| Ostrander*†... Delaware | See Delaware. |
| ▲Ottawa*†..... Putnam | G. W. RISSER. |
| Oxford*†..... Butler | E. E. Williams. |
| ▲Painesville*†..... Lake | W. A. BREED. |
| Pataskala*†..... Licking | See Newark. |
| ▲Paulding*†..... Paulding | SNOOK & SAVAGE. |
| Payne*†..... Paulding | M. B. Everitt. |
| Peebles*†..... Adams | J. R. B. Kessler. |
| Pembervilla*†.... Wood | J. S. Hoyman. |
| Perrysburg*†..... Wood | T. E. Bowers. |
| Pioneer*..... Williams | See Montpelier. |
| Piqua*†..... Miami | JOHN C. GEYER. |
| Plain City*†..... Madison | H. C. Black. |
| Pleasant City*•†Guernsey | L. S. Garber. |
| Plymouth*†..... Richland | F. D. Gunsoullus. |
| Poland*..... Mahoning | See Youngstown. |
| ▲Pomeroy*†..... Meigs | O. L. BRADBURY. |
| ▲Port Clinton*†... Ottawa | S. P. Alexander. |
| ▲Portsmouth*†..... Scioto | NOAH J. DEVER. |
| Prairie Depot*..... Wood | Frank Graham. |
| Prospect*†..... Marion | See Marion. |
| Quaker City*†. Guernsey | J. L. Douglas. |
| ▲Ravenna*†..... Portage | J. H. NICHOLS. |
| Richwood*†..... Union | J. E. Robinson. |
| Ripley*†..... Brown | W. D. YOUNG. |
| Rockford*†..... Mercer | A. G. Stewart. |
| Roseville*†. Muskingum | Wm. Dunn. |
| Rushsylvania*†... Logan | See West Mansfield. |
| Sabina*†..... Clinton | J. M. Morton. |
| Salem*†..... Columbiana | W. W. HALE. |
| Salineville*†† Columbiana | Ashford & McCormick. |
| ▲Sandusky*†..... Erie | R. B. FISHER |
| Sardinia*†..... Brown | See Georgetown. |
| Scio*†..... Harrison | Easton Randolph. |
| Seville*†..... Medina | Lee Elliott. |
| Shanesville*†. Tuscarawas | JOHN DOERSCHUK. |
| Shelby*†..... Richland | Skiles & Skiles. |
| Sherodsville*†... Carroll | See Carrollton. |
| Sherwood*†.... Defiance | W. W. Huff. |
| Shiloh*†..... Richland | See Mansfield. |
| Shreve*†..... Wayne | L. D. Cornell. |
| ▲Sidney*†..... Shelby | S. J. HATFIELD. |
| Smithfield*..... Jefferson | See Steubenville. |
| Somerset*†..... Perry | Owen Yost. |
| Somerton*..... Belmont | See Bellaire. |
| South Charleston*†Clark | Charles E. Ballard. |
| Spencer*†..... Medina | Frank Heath. |
| Spencerville*†..... Allen | J. M. Bailey. |
| ▲Springfield*†..... Clark | KEIFER & KEIFER, Attorneys for Lagonda National Bank. |
| Springvalley*•.... Greene | Marcus Shoup. |
| ▲St. Clairsville*†. Belmont | A. H. & W. MITCHELL. |
| ▲Steubenville*†. Jefferson | Rogers & McCausl-n. |
| St. Mary*†..... Auglaize | D. F. Mooney |
| St. Paris*†... Champaign | C. E. Buroker. |
| Strasburg*†. Tuscarawas | Philip G. Garver. |
| Stryker*†..... Williams | J. T. Heater. |
| Sunbury*†..... Delaware | C. C. Brooks. |
| Swanton*†..... Fulton | G. W. Humphrey. |
| Sycamore*†.... Wyandot | R. S. Gallaher. |
| Sylvania*†..... Lucas | J. C. Jones. |
| Thornville*†..... Perry | S. E. Moore. |
| Thurman*..... Gallia | See Gallipolis. |
| ▲Tiffin*†..... Seneca | ROHN & BAKER. |
| Tippecanoe City*†* Miami | E. H. Kerr. |
| Tiro*†..... Crawford | See Bucyrus. |
| ▲Toledo*†..... Lucas | LEWIS B. HALL. Reference: Northern National Bank. |
| " ..... " | HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo |
| " ..... " | SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks. |
| Toronto*†..... Jefferson | See Steubenville. |
| ▲Troy*†..... Miami | J. A. DAVY. |
| Uhrichsville*†. Tuscarawas | W. B. STEVENS. |
| ▲Up. Sandusky*†*Wyandot | Carey & Parker. |
| ▲Urbana*†.... Champaign | WAITE & DEATON. |
| Utica*†..... Licking | G. M. Sipe. |
| ▲Van Wert*†.... Van Wert | BLACHLY & MATTHIAS. |
| Vermilion*†..... Erie | H. R. Williams. |
| Versailles*†..... Darke | A. Calderwood. |
| Wadsworth*†.... Medina | E. S. Pardee. |
| Wakeman*†..... Huron | See Norwalk. |
| Waldo*†..... Marion | See Marion. |
| ▲Wapakoneta*†. Auglaize | GOEKE & HOSKINS. |
| ▲Warren*•†..... Trumbull | T. H. GILMORE |
| ▲WashingtonC.H.*•†Fay'te | A. R. CREAMER. |
| ▲Wauseon*†..... Fulton | Fuller & Handy. |
| ▲Waverly*†..... Pike | John A. Eylor. |
| Waynesville*†... Warren | J. G. Keys. |
| Wellington*†..... Lorain | G. L. BLINN. |
| Wellston*†..... Jackson | T. S. Hogan. |
| Wellsville*†. Columbiana | Charles Boyd. |
| West Alexandria*†. Preb. | Oscar Sheppard. |
| Westerville*†..... Franklin | H. T. Sibel. |
| WestFarmington*†Trum. | See Warren. |
| West Jefferson*†† Mad'on | See London. |
| West Liberty*†..... Logan | R. N. Jordan. |
| West Manchester*†. Preb. | See Eaton. |
| West Mansfield*†. Logan | P. M. Kelar. |
| West Milton*†..... Miami | Kessler & Kessler. |
| Weston*†..... Wood | John M. Stricker. |
| West Salem*†.... Wayne | T. B. Keeler. |
| ▲West Union*..... Adams | F. D. Bayless. |
| West Unity*†... Williams | G. C. Rings. |
| Wharton*†..... Wyandot | See Carey. |
| Williamsb'rg*† Clermont | John S. Davidson. |
| Williamsport*•. Pickaway | See Circleville. |
| Willoughby*†..... Lake | W. McLaughlin. |
| Willshire*†..... Van Wert | See Van Wert. |
| ▲Wilmington*•†... Clinton | SMITH & SAVAGE. |
| Wilmot*†..... Stark | W. S. Putman. |
| Winchester*†..... Adams | T. C. Downey. |
| ▲Woodsfield*†.... Monroe | MALLORY & JEFFERS. |
| Woodstock*† Champaign | See Urbana. |
| ▲Wooster*†..... Wayne | McCLURE & SMYSER. |
| Worthington*†. Franklin | J. T. Miller. |
| ▲Xenia*†..... Greene | LITTLE & SPENCER |
| Yellowsprings*†. Greene | S. W. Dakin. |
| ▲Youngstown*†. Mahon'g | FRANK L. BALDWIN. |
| ▲Zanesville*†. Muskingum | FRANK H. SOUTHARD. |

## OKLAHOMA TERRITORY.

| | |
|---|---|
| ▲Alva*†..... Woods | T. J. WOMACK. |
| ▲Arapaho*..... Custer | T. S. Hunt. |
| Augusta*..... Woods | See Alva. |
| ▲Beaver*..... Beaver | J. R. Linley. |
| Billings..... Noble | See Perry. |
| Blackwell*†..... Kay | E. L. PECKHAM. |
| Braman*..... Kay | See Newkirk. |
| ▲Chandler*..... Lincoln | A. J. MORRIS. |
| ▲Cheyenne*†.. Roger Mills | J. W. McMurtry |
| Cleveland*..... Pawnee | H. W. WILLIAMS. |
| ▲Cloudchief*..... Washita | Pearl. Tallmadge & Edwards. |
| Cushing*..... Payne | See Chandler. |
| Earlsboro*†,Pottawato'le | See Tecumseh. |
| Edmond*†.... Oklahoma | H. H. Moore. |
| ▲El Reno*†..... Canadian | W. L. BAXTER. |
| ▲Enid*†..... Garfield | JOHN F. CURRAN. |
| Garber*..... Garfield | See Enid. |
| Geary*..... Blaine | Seymour Foose. |
| ▲Grand*..... Day | See Taloga. |
| ¶▲Guthrie*†..... Logan | COTTERAL & HORNOR. |
| Hennessey*†.. Kingfisher | L. M. Gray. |
| Jefferson*†..... Grant | C. M. Keiger. |
| Jennings*..... Pawnee | See Pawnee. |
| Kildare*†..... Kay | See Ponca. |
| ▲Kingfisher*†.. Kingfisher | J. C. ROBERTS & SON. |
| Lexington*†... Cleveland | F. P. Moseley. |
| Luther*..... Oklahoma | See Oklahoma |
| ▲Mangum*..... Greer | Garrett & Thacker. |
| McLoud*•. Pottawatomie | J. A. Baker. |
| Medford*†..... Grant | Thomas Kearee. |
| Mulhall*†..... Logan | W. H. Matthews. |
| Nardin*•..... Kay | See Newkirk. |
| ▲Newkirk*†..... Kay | H. S. BRAUCHT. |
| New Ponca..... Kay | See Newkirk. |
| ▲Norman*†..... Cleveland | C. W. Brewer. |
| North Enid*†... Garfield | See Enid. |
| Oakdale*..... Washita | See Cloudchief. |
| Okarche*†..... Canadian | J. F. Crow. |
| ▲Oklahoma*†.. Oklahoma | McMECHAN & HARDCASTLE. |
| Okeene*..... Blaine | J. C. Fisher & Co. |
| ▲Pawhuska*†..... Osage N | T. J. Leahy. |
| ▲Pawnee*..... Pawnee | EDWARD L. LEMERT. |
| ▲Perry*†..... Noble | J. L. Pancrost. |
| Perkins*..... Payne | Charles A. Wallace. |
| Ponca*..... Kay | D. L. HUBLER. |
| ▲Pondcreek*†..... Grant | A. M. MACKEY. |
| Ripley..... Payne | See Cushing. |
| Shawnee*†Pottawatomie | FRANK W. BOGGS. |
| ▲Stillwater*..... Payne | F. C. Hunt. |
| Stroud*..... Lincoln | W. G. Pardoe. |
| ▲Taloga*..... Dewey | G. E. Black. |
| ▲Tecumseh*†Pottawato'le. | FREDERICK KING. |
| Tonkawa*..... Kay | See Newkirk. |
| ▲Watonga*..... Blaine | I. H. LOOKABAUGH. |
| Waukomis*†.... Garfield | S. S. Stevens. |
| Weatherford*..... Custer | J. C. McKnight. |
| Wellston*..... Lincoln | See Chandler. |
| ▲Woodward*†. Woodward | J. R. Dean. |
| Yukon*†..... Canadian | J. M. Faris. |

## OREGON.

| | |
|---|---|
| ▲Albany*†..... Linn | J. R. WYATT. |
| Arlington*†..... Gilliam | S. A. D. Gurley. |
| Ashland*†..... Jackson | E. D. Biggs. |
| ▲Astoria*†..... Clatsop | FULTON BROS. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Athena*† ..... Umatilla | R. J. SLATER. |
| ▲Baker City*†.....Baker | C. A. JOHNS. |
| Brownsville*†.....Linn | A. A. Tussing. |
| ▲Burns*.....Harney | Waters & Gowan. |
| ▲Canyon City*.....Grant | E. Hicks. |
| ▲Condon*.....Gilliam | S. E. McVactor. |
| ▲Corvallis*† ..... Benton | E. E. WILSON. |
| Cottagegrove*†..... Lane | J. S. Medley. |
| ▲Dallas*†..... Polk | Butler & Townsend. |
| Elgin*†..... Union | N. C. McLeod. |
| Empire*†..... Coos | A. E. Seaman. |
| ▲Enterprise*..... Wallowa | D. W. Sheahan. |
| ▲Eugene*†.....Lane | L. BILYEU. |
| Forestgrove*† Wash'gt'n | See Hillsboro. |
| ▲Goldbeach*.....Curry | J. Huntley. |
| ▲Grant's Pass*† Josephine | C. A. Hough. |
| Harney*.....Harney | See Burns. |
| Harrisburg*†..... Linn | See Brownsville. |
| ▲Heppner*†..... Morrow | Ellis & Phelps. |
| ▲Hillsboro*†. Washington | SMITH & BOWMAN. |
| Huntington*†..... Baker | See Baker City. |
| Independence*† ....Polk | BUTLER, TOWNSEND & POTTER. |
| Island City*.....Union | See Lagrande. |
| ▲Jacksonville*...Jackson | See Medford. |
| Joseph*..... Wallowa | J. A. Rumble. |
| Junction City*†.... Lane | G. F. Shipworth. |
| ▲Klamath Falls*†. Klamath | H. F. Murdock. |
| Lagrande*† .....Union | WILLIAMS BROS. |
| ▲Lakeview*.....Lake | C. A. COGSWELL. |
| Lebanon*†.....Linn | W. M. Brown. |
| Marshfield*†..... Coos | J. W. Bennett. |
| ▲McMinnville*†.. Yamhill | R. L. CONNER. |
| Medford*†..... Jackson | W. I. Vawter. |
| Milton*†..... Umatilla | J. E. Kirkland. |
| Monmouth*†.....Polk | N. L. Butler. |
| ▲Moro*..... Sherman | J. B. Hosford. |
| Newberg*†..... Yamhill | Clarence Butt. |
| Ontario*†..... Malheur | Wm. Mill- r. |
| ▲Oregon City*†Clackamas | C. D. & D. C. LATOURETTE. |
| ▲Pendleton*†....Umatilla | CARTER & RALEY. |
| ▲Portland*† ..Multnomah | CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks. |
| " ..... " | PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co. |
| " ..... " | PIPES & TIFFT. Refer to Chase Nat. Bank, N. Y. City, Lon.and San. F. Bank, Ltd. of Portland, others upon application. |
| " ..... " | PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank. |
| " ..... " | CHARLES J SCHNABEL. Refers to Merchants National Bank. |
| ▲Prineville*..... Crook | M. R. Biggs. |
| ▲Roseburg*†..... Douglas | A. M. CRAWFORD. |
| ¶▲Salem*†.....Marion | J. A. CARSON. |
| Scio*†.....Linn | See Lebanon. |
| Sheridan*†..... Yamhill | J. T. Simpson. |
| Silverton*†..... Marion | F. C. DePue. |
| ▲St. Helen*†..... Columbia | J. A. Hall. |
| Sumpter*.....Baker | Charles E. Roblin. |
| ▲The Dalles*†.....Wasco | HUNTINGTON & WILSON. |
| ▲Tillamook*† ...Tillamook | Claude Thayer. |
| ▲Toledo*†.....Lincoln | H. Denlinger, Jr. |
| ▲Union*†.....Union | J. M. CARROLL. |
| ▲Vale*.....Malheur | R. G. Wheeler. |
| ▲Wasco*.....Sherman | C. J. Bright. |
| Weston*†.....Umatilla | R. M. Powers. |
| Woodburn*†..... Marion | E. P. Morcom. |

## PENNSYLVANIA.

| Town and County. | Name. |
|---|---|
| Albion*†.....Erie | See Erie. |
| Allegheny*†.. Allegheny | JAMES W. COLLINS. |
| ▲Allentown*†.....Lehigh | ERDMAN & DIEFENDERFER. |
| Altoona*†.....Blair | WM. S. HAMMOND. |
| Ambler*†.. Montgomery | See Norristown. |
| Annville*†.....Lebanon | Geo. B. Ulrich. |
| Apollo*† .....Armstrong | W. J. Guthrie. |
| Ardmore*†. Montgomery | See Norristown. |
| Ashland*†.....Schuylkill | ALFRED B. GARNER. |
| Athens*†..... Bradford | H. F. Maynard. |
| Avondale*†..... Chester | John J. Gheen. |
| Avonmore* Westmoreland | See Leechburg. |
| Bangor*†..Northampton | H. Hagerman. |
| Beallsville*† . Washington | See Washington. |
| ▲Beaver*†.....Beaver | Buchanan & McConnell. |
| Beaverfalls*†.....Beaver | JOHN A. ELLIOTT. |
| ▲Bedford*†.....Bedford | M. A. Points. |
| ▲Bellefonte*†..... Center | JOHN BLANCHARD. |
| Belle Vernon*†...Fayette | See Uniontown. |
| Bellwood*†..... Blair | George M. Meyers. |
| Bennett*† .....Allegheny | See Pittsburg. |
| Berlin*†.....Somerset | See Somerset. |
| Berwick*†..... Columbia | J. L. Evans. |
| Berwyn*†.....Chester | See West Chester. |
| Bethlehem*†Northa'pton | W. J. C. LOOS. |
| Big Run*† .....Jefferson | H. I. Wilson. |
| Birdsboro*†..... Berks | See Reading. |
| Blairs Mills*. Huntingdon | See Orbisonia. |
| Blairsville*†..... Indiana | George S. Fisher. |
| ▲Bloomsburg*†. Columbia | GRANT HERRING. |
| Blossburg*†.....Tioga | H. B. Leach. |
| Boyertown*†..... Berks | See Reading. |
| Braddock*†...Allegheny | R. E. Stewart. |
| Bradford*†.....McKean | D. H. JACK. |
| Bristol*†..... Bucks | William & John C. Stuckert. |
| Brockwayville*† Jeffer'n | H. B. McCullough. |
| ▲Brookville*†...Jefferson | S. A. Craig. |
| Brownsville*†.... Fayette | Samuel H. Smith. |
| Bryn Mawr*†. Montgo'ry | See Norristown |
| Burgettstown*†. Washi'n | J. W. Donnan. |
| ▲Butler*†.....Butler | T. C. CAMPBELL. |
| California*† Washington | See Washington. |
| Cambridge Sp'gs*†. Cra'd | See Meadville. |
| Canonsburg*†.. Washi'n | S. B. Ewing. |
| Canton*†..... Bradford | J. W. Stone. |
| Carbondale*† Lackawa'na | J. F. REYNOLDS. |
| ▲Carlisle*† ...Cumberland | R. M. HENDERSON. |
| Carnegie*† ...Allegheny | O. R. Cooke. |
| Carrolltown* ....Cambria | See Ebensburg. |
| Catasauqua*†....Lehigh | A. A. Glick. |
| Catawissa*†. .Columbia | W. H. RHAWN. |
| Centerhall*† .... Centre | Orvis, Bower & Orvis. |
| ▲Chambersburg*† Frau'n | J. M. McDOWELL. |
| Charleroi*†. Washington | WM. M. BOGGS. |
| Chester*† .....Delaware | W. B. BROOMALL. |
| Chicora*† .....Butler | W. B. McBride. |
| Christiana*†...Lancaster | See Lancaster. |
| ▲Clarion*†.....Clarion | WILSON & GORDON. |
| Claysville*†. Washington | See Washington. |
| ▲Clearfield*† ....Clearfield | SWOOPE & PATTON. |
| Clintonville*† ...Venango | See Franklin. |
| Coalport*†.....Clearfield | See Hollidaysburg. |
| Coatesville*† ....Chester | W. S. Harlan. |
| Cochranton*† .Crawford | See Meadville. |
| Columbia*†.....Lancaster | WM. B GIVEN. |
| Conneautville*†. Crawf'd | P. C. Sheehan. |
| Connellsville*†. Fayette | WM. A. DAVIDSON. |
| Conshohocken*† .Mon'm | H. M. Tracy. |
| Coraopolis*†..Allegheny | W. T. Treadway. |
| Corry*† .....Erie | C. L. Covell. |
| ▲Coudersport*† ....Potter | LEWIS, LARRABEE & DUBOIS |
| Curwensville*†Clearfield | Swoope & Patton. |
| ▲Danville*† .....Montour | JAMES SCARLET. |
| Darby*†..... Delaware | See Media. |
| Dawson*†..... Fayette | See Uniontown. |
| Delta*† .....York | J. Howard Manifold. |
| Derry Sta'n*†Westmo'nd | See Greensburg. |
| Dillsburg*† ..... York | John N. Logan. |
| Downingtown*† Chester | See West Chester. |
| ▲Doylestown*†.....Bucks | Henry Lear. |
| Dubois*† .....Clearfield | W. C. PENTZ. |
| Duke Center*†....McKean | See Bradford. |
| Dunbar*† .....Fayette | See Uniontown. |
| Duncannon*† .....Perry | See New Bloomfield. |
| Duquesne*† ...Allegheny | CHAS. B. PAYNE. |
| Dushore*†.....Sullivan | ALPHONSUS WALSH. |
| East Berlin*† .....Adams | See Gettysburg. |
| East Brady*† .....Clarion | See Clarion. |
| East Downington*†Ches'r | See West Chester. |
| East Greenville*† Mon'm | See Norristown. |
| ▲Easton*†.. Northampton | H. S. CAVANAUGH. |
| EastStroudsburg*†Monr'e | See Stroudsburg. |
| ▲Ebensburg*†....Cambria | EVANS & LEECH. |
| Edenburg.....Clarion | See Clarion. |
| Edinboro*†.....Erie | John Proudfit. |
| Eldred*† .....McKean | P. R. Cotter. |
| Elizabeth*† ...Allegheny | Harry L. Christy. |
| Elizabethtown*† Lanca'r | I. N. S. Will. |
| Elkland*† .....Tioga | F. D. Selph. |
| Elk Lick*† .....Somerset | See Somerset. |
| Ellwood City*†Lawrence | H. N. Marshall. |
| ▲Emlenton*† ....Venango | A. E. Middleton. |
| Emporium*† ....Cameron | Johnson & McNarney. |
| Ephrata*† ....Lancaster | A. J. Everly. |
| ▲Erie*† .....Erie | ALLEN & ROSENZWEIG. |
| " ..... " | S. A. DAVENPORT. |
| Evans City*†.....Butler | See Butler. |
| Everett*† .....Bedford | Howard Cessna. |
| Fayette City*†...Fayette | See Uniontown. |
| Ford City*†...Armstrong | D. B. Heiner. |
| Forest City*†Susque'nna | James McKinney. |
| Foxburg*† .....Clarion | See Clarion. |
| Fox Chase*. Philadelphia | See Philadelphia. |
| ▲Franklin*† .....Venango | B. H. OSBORN. |
| Freedom*† .....Beaver | See Beaver. |
| Freeland*† .....Luzerne | J. M. Carr. |
| Freeport*†...Armstrong | G. M. Hill. |
| Galeton*† .....Potter | Nelson L. Allen. |
| Gap*† .....Lancaster | James M. Walker. |
| ▲Gettysburg*† ....Adams | W. McSHERRY, JR. |
| Girard*† .....Erie | C. J. Hinds. |
| Girardville*† . Schuylkill | See Ashland. |
| Glen Campbell*† Indiana | See Indiana. |
| Glen Rock*† ..... York | See York. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Greencastle*† ..Franklin | See Waynesboro. |
| ▲Greensburg*† Westmor'd | WILLIAMS, SLOAN & GRIFFITH. |
| Greenville*† .....Mercer | H. L. Keck. |
| Grove City*†.....Mercer | H. K. Daugherty. |
| Halifax*† .....Dauphin | See Harrisburg. |
| Hamburg*† .....Berks | J. E. Miller. |
| Hanover*† .....York | C. E. EHREHART. |
| ¶▲Harrisburg*† ..Dauphin | JOHN E. FOX. Refers to Harrisburg National Bank. |
| Hastings*†..... Cambria | See Ebensburg. |
| Hatboro*†..Montgomery | See Lansdale. |
| Hawley*†..... Wayne | LAWRENCE M. ATKINSON. |
| Hazleton*†..... Luzerne | PHILIP V. WEAVER. |
| ▲Hollidaysburg*† ....Blair | ROBERT W. SMITH. |
| Homestead*†. Allegheny | C. W. Ashley. |
| ▲Honesdale*†.....Wayne | E. C. Munford. |
| Honeybrook*†....Chester | Charles E. Griffith. |
| Houtzdale*†....Clearfield | Henry Boulton. |
| Hughesville*†.Lycoming | William E. Crawford. |
| Hummelstown*†.Da'pi'n | F. J. Schaffner. |
| ▲Huntingdon*† Hunt'don | W. J. FORBES. |
| Hyndman*†..... Bedford | See Bedford. |
| ▲Indiana*† .....Indiana | THOMAS SUTTON. |
| Irwin*†....Westmoreland | See Jeannette. |
| Jamestown*† .....Mercer | See Greenville. |
| Jeannette*† W'moreland | J. F. McNaul. |
| Jenkintown*†M'tgomery | Frank S. Gentry. |
| JerseyShore*† Lycoming | A. F. Martin. |
| Johnsonburg*† .....Elk | A. W. Morningstar. |
| Johnstown*† ....Cambria | E. G. KERR. |
| Jonestown*†..... Lebanon | See Lebanon. |
| Kane*† .....McKean | A. P. Huey. |
| KennettSquare*†Chester | See West Chester. |
| Kingston*† .....Luzerne | B. W. Davis |
| Kinzua*† .....Warren | See Warren. |
| ▲Kittanning*†.Armstrong | NEALE & PAINTER. |
| Knox*† ..... Clarion | See Clarion. |
| Knoxville*†.....Tioga | Henry A. Ashton. |
| Kutztown*†.....Berks | James H. Mart. |
| ▲Lancaster*† .. Lancaster | ADAM J. EBERLY. |
| Langhorne*† .....Bucks | J. B. Slackhouse. |
| Lansdale*†.Montgomery | A. R. Place. |
| Lansford*† .....Carbon | See Tamagua. |
| ▲Laporte*†.....Sullivan | E. J. Mullen. |
| Latrobe*† Westmoreland | F. Hargrave. |
| ▲Lebanon*†.....Lebanon | H. C. SHIRK. |
| Leechburg*†.Armstrong | Thomas J. Van Giesen. |
| Lehighton*† .....Carbon | T. A. Snyder. |
| ▲Lewisburg*† .....Union | ALFRED HAYES. |
| ▲Lewistown*†.....Mifflin | Elder & Son. |
| Ligonier*†Westmorel'nd | See Greensburg. |
| Lincoln*.....Lancaster | See Lancaster. |
| Linesville*†....Crawford | See Meadville. |
| Lititz*†.....Lancaster | See Manheim. |
| Littlestown*† ....Adams | H. C. Hinkle. |
| ▲Lock Haven*† ...Clinton | CHARLES CORSS. |
| Lykens*†.....Dauphin | See Millersburg. |
| Mahanoy City*†.Sc'ylkill | J. J. BROWN. |
| Mahoningtown*†.Ln'ce | A. L. Hogen. |
| Malvern*† .....Chester | See West Chester. |
| Manheim*†....Lancaster | J. B. Stroh. |
| Mansfield*† .....Tioga | F. W. Clark. |
| Marietta*†.....Lancaster | D. B. Case. |
| Martinsburg*†.....Blair | S. B. Sysinger. |
| ▲Mauchchunk*†....Carbon | FREDERICK BERTOLETTE. |
| ▲McConnellsburg*†.Fulton | M. R. Shaffner. |
| McDonald*† Washington | Harry J. Nesbit. |
| McKeesport*† Allegheny | W. A. APPLEGATE. |
| McKees Rocks*†.Alleg'y | See Allegheny. |
| McVeytown* .....Mifflin | See Lewistown. |
| ▲Meadville*†....Crawford | E. W. McARTHUR. |
| Mechanicsburg*† C'm'l'd | H. H. Mercer. |
| ▲Media*†.....Delaware | G. E. Darlington. |
| ▲Mercer*† .....Mercer | W. H. Cochran. |
| Mercersburg*†.Franklin | See Chambersburg. |
| Meshoppen*†. Wyoming | See Tunkhannock. |
| Meyersdale*† ..Somerset | W. N. Koontz. |
| ▲Middleburg*†.....Snyder | F. E. Bower |
| Middletown*† ..Dauphin | A. E. BRANDT. |
| Mifflinburg*†.....Union | J. A. Beard. |
| ▲Mifflintown*† .....Juniata | WILBERFORCE SCHWEYER. |
| ▲Milford*†.....Pike | See Sunbury. |
| Millersburg*† ...Dauphin | S. S. Bowman. |
| Millerstown†.....Butler | See Butler. |
| Millheim* ..... Center | See Bellefonte. |
| Millvale.....Allegheny | See Pittsburg. |
| Milton*†.Northumb'land | C. G. YORIS. |
| Minersville*†.Schuylkill | H. B. Bartholomew. |
| Monongahela*† ..Wash'n | THOMAS H. BAIRD. |
| ▲Montrose*† Susquehanna | H. A. Denney. |
| Mt.Carmel*†Nor'mberl'd | V. AUTEN. |
| Mt. Jewett*† ....McKean | H. S. Rogers. |
| Mount Joy*†..Lancaster | F. A. Ricker. |
| Mt.Pleasant*† Westm'l'd | N. A. CORT. |
| Mount Union*†H'nt'gd'n | See Huntingdon. |
| Mountville*† ...Lancaster | See Columbia. |
| Muncy*† .....Lycoming | R. K. Reeder. |
| Myerstown*† ....Lebanon | See Lebanon. |
| Nanticoke*† ....Luzerne | JAMES M. FRITZ. |

| Town and County. | Name. |
|---|---|
| Nazareth*●.Northampton | Calvin T. Smith. |
| New Bethlehem*†.Clar'n | D. M. Geist. |
| ▲New Bloomfield*†..Perry | J. W. Shull. |
| New Brighton*†..Beaver | Harry Calhoun. |
| ▲New Castle*†..Lawrence | J. NORMAN MARTIN. |
| New Holland*† Lancast'r | A. W. Snader. |
| NewKensing'n*†W's'm'd | See Allegheny. |
| New Oxford*† ....Adams | See Hanover. |
| Newport*† .....Perry | James M. Sharon. |
| Newtown*† .....Bucks | George A. Jenks. |
| Newville*†..Cumberland | H. W. McCrea. |
| NewWilmingt'n*●Law'nce | D. F. McCready. |
| Norristo'n*●†M'ntgomery | E. L. HALLMAN. |
| ▲Northeast*†.....Erie | D. R. Cushman. |
| North Wales*†M'ntgo'ry | See Norristown. |
| Oil City*†.....Venango | ASH, SPEER & McSWEENEY. |
| Orbisonia*†..Huntingdon | J. M. Steese. |
| Orwigsburg*†.Schuylkill | See Schuylkill Haven. |
| Osceola*● .....Tioga | Charles Tubbs. |
| Osceola Mills*†Clearfield | See Houtzdale. |
| Oxford*†.....Chester | W. T. Fulton. |
| Palmyra*†.....Lebanon | See Lebanon. |
| Parkers L'd'g*† Armst'ng | Isaac Miller. |
| Parkesburg*† ...Chester | A. T. Parke. |
| Parnassus*†Westmorel'd | John M. Kennedy. |
| Patton*† .....Cambria | R. Somerville. |
| PenArgyl*†Northampt'n | N. D. Chase. |
| Pennsburg*† .Montgo'ry | Jacob B. Hellegass. |
| Perryopolis*†.... Fayette | See Fayette City. |
| ▲Philadelphia*† .....Phila. | A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank. |
| " ..... " | JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers. |
| " ..... " | BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia. |
| " ..... " | CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila. |
| " ..... " | FREDERICK J. SHOYER, Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co. |
| " ..... " | FRANCIS TRACY TOBIN, 906 Walnut Street. Refers to Richard C. Winship, Esq., trust officer, Guarantee Trust & Safe Deposit Co., Philadelphia. |
| Philipsburg*†.....Centre | George W. Zeigler. |
| Phœnixville*† ...Chester | H. H. GILKYSON. |
| Pinegrove*†...Schuylkill | F. V. Filbert. |
| ▲Pittsburg*† ....Allegheny | MARSHALL BROWN, 435 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co. |
| " ..... " | CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny. |
| " ..... " | McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce. |
| " ..... " | MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank. |
| " ..... " | WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York. |
| Pittston*†.....Luzerne | S. M. PARKE. |
| Plymouth*†.....Luzerne | D. L. & J. Q. Creveling. |
| Port Allegany*†.McKe'n | S. W. SMITH. |
| Portersville*†.....Butler | See Butler. |
| Port Royal*†.....Juniata | See Mifflintown. |
| Pottstown*†M'ntgomery | J. H. Maxwell. |
| ▲Pottsville*† ...Schuylkill | H. B. BARTHOLOMEW. |
| Prospect*† .....Butler | See Butler. |
| Punxsutawney*†..Jef's'n | JACOB L. FISHER. |
| Quakertown*† .... Bucks | John V. Ommeron. |
| Quarryville*†..Lancaster | See Lancaster. |
| ▲Reading*† ..... Berks | HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank. |
| Redlion*† ..... York | See York. |
| Reedsville*†.....Mifflin | A. Reed Hayes. |
| Renovo*†.....Clinton | Brown & Rogers. |
| Reynoldsville*†.Jefferson | M. M. Davis. |
| ▲Ridgway*†.....Elk | H. A. HALL. |
| Rimersburg*†.....Clarion | See Bethlehem. |
| Rochester*† .....Beaver | M. F. MECKLEM. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| Royersford*† M'tgomery | See Lansdale. |
| Saegerstown*† Crawford | See Meadville. |
| Saltsburg*† .....Indiana | See Blairsville. |
| Sandylake*† .....Mercer | J. H. Robb. |
| Sayre*† .....Bradford | Stewart & Stephens. |
| Schuylkill Haven*†Sc'k'l | J. A. Moecker. |
| Schwenkville*† .Montg'y | See Norristown. |
| Scottdale*† Westmorel'd | William L. Ulery. |
| ▲Scranton*† .Lackawanna | THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank. |
| " ..... " | WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton. |
| Selinsgrove*† ....Snyder | Charles Hower. |
| Sellersville*† .....Bucks | E. E. Althouse. |
| Sewickley*† ...Allegheny | O S. Richardson. |
| Shamokin*† .North'mb'd | SAMUEL HECKERT. |
| Sharon*† .....Mercer | A. W. Williams. |
| Sharpsburg*† .Allegheny | Thomas J. Ford. |
| Sharpsville*† .....Mercer | James A. Pierce. |
| Shenandoah*† .. Sch'ylk'l | M. M. BURKE. |
| Shippensburg*† ...Cu'b'd | E. J. McCune. |
| Shrewsbury*† ..... York | W. G. Allen. |
| Siegfried*†Northampton | See Catasaqua. |
| Slatington*† ..... Lehigh | D. D. Roper. |
| Slipperyrock*.....Butler | See Butler. |
| ▲Smethport*† .... McKean | GARTON & RICHMOND. |
| ▲Somerset*† .... Somerset | KOOSER & KOOSER. |
| Souderton*† Montgom'y | Henry M. Brownback. |
| S. Bethlehem*† .No'h'p'n | J. D. BROMHEAD. |
| Spartansburg*†. Cra'fo'd | See Titusville. |
| Springboro*† .. Crawford | See Conneautville. |
| Spring City*† ....Chester | Charles S. Wagoner. |
| Steelton*† ..... Dauphin | F. B. Wickersham. |
| Stewartstown*† .... York | W. B. Gemmill. |
| St. Mary's*† ..... Elk | E. J. Wimmer. |
| St. Petersburg*† Clarion | See Clarion. |
| Strasburg* ..... Lancaster | See Lancaster. |
| ▲Stroudsburg*† ... Monroe | STAPLES & ERDMAN. |
| Sugargrove*..... Warren | J. C. Hamilton |
| ▲Sunbury*† Northumb'l'd | CHARLES B. WITMER. |
| Susquehanna*†. Susq'h'a | JOHN D. MILLER. |
| Tamaqua*† ....Schuylkill | H. B. GRAEFF. |
| Tarentum*† ...Allegheny | Kennedy & Smith. |
| Tidioute*† ..... Warren | See Warren. |
| ▲Tionesta*† ..... Forest | S. D. Irwin. |
| Titusville*† .... Crawford | SAMUEL GRUMBINE. |
| ▲Towanda*† ..... Bradford | WILLIAM LITTLE. |
| Townville*..... Crawford | See Titusville. |
| Tremont*† .... Schuylkill | R. S. BASHORE. |
| Troy*† ..... Bradford | Ray Gustin. |
| ▲Tunkhannock*† Wyom'g | James W. Pratt. |
| Turtlecreek*† .Allegheny | Homer L. Castle. |
| Tyrone*† ..... Blair | STEVENS, OWENS & PASCOE. |
| Ulysses*● ..... Potter | A. S. Burt. |
| Union City*† ..... Erie | Sproul & Morrow. |
| ▲Uniontown*† .... Fayette | D. M. HERTZOG. |
| Vandergrift*●Westmorl'd | James S. Whitworth. |
| Verona*† ..... Allegheny | See Allegheny. |
| ▲Warren*† ..... Warren | HINCKLEY & RICE. |
| ▲Washington*† Washi'g'n | JOHN H. MURDOCK. |
| Waterford*† ..... Erie | J. A. Bolard. |
| Watsontown*† .North'l'd | W. F Shay. |
| Wayne*† ..... Delaware | Christopher Fallon. |
| Waynesboro*† . Franklin | J. R. RUTHRAUFF. |
| ▲Waynesburg*† ... Greene | R. F. Downey. |
| ▲Wellsboro*† ..... Tioga | F. E. Watrous. |
| ▲West Chester*† .. Chester | A. P. REID. |
| Westfield*† ..... Tioga | D. W. Baldwin. |
| West Grove*† .... Chester | G. B. Johnson. |
| West Newton*† West'l'd | See Greensburg. |
| Whitehaven*† ...Luzerne | G. L. Halsey. |
| Wilcox*† ..... Elk | See Ridgway. |
| ▲Wilkes-Barre*† . Luzerne | JOSEPH MOORE. |
| Wilkinsburg*†Allegheny | W. P. Carter. |
| Williamsburg*† .... Blair | See Hollidaysburg. |
| ▲Williamsport*† Lwcom'g | WM. RUSSELL DEEMER. |
| Wilmerding*† Allegheny | George W. Herriott. |
| Windber*● ..... Somerset | See Somerset. |
| Wrightsville*† ..... York | See Columbia. |
| Wyalusing*† .... Bradford | E. A Strong. |
| Yardley*† ..... Bucks | See Doylestown. |
| ▲York*† ..... York | GEORGE W. HEIGES. |
| Youngsville*† ... Warren | G. A. Jackson. |
| Zelienople*● ..... Butler | See Butler. |

## RHODE ISLAND.

| Town and County. | Name. |
|---|---|
| Anthony*† ..... Kent | Eugene F. Waner. |
| Ashaway*.... Washington | See Westerly. |
| ▲Bristol*† ..... Bristol | Samuel Norris, Jr. |
| Centerville*† ..... Kent | See Providence. |
| Central Falls*† ..... Prov. | See Providence. |
| Coventry*† ..... Kent | See Anthony. |
| Cranston*† .. Providence | See Providence. |
| ▲East Greenwich*† .. Kent | CHARLES J. ARMS. |
| Greenville*... Providence | See Providence. |
| Hope Valley*† .Washing'n | See Westerly. |
| ▲Kingston*† .. Washington | See Westerly. |
| Narragansett Pier*† Wash | See Wakefield. |
| ¶▲Newport*† .... Newport | W. P. SHEFFIELD, JR. |
| North Scituate* ..... Prov. | See Providence. |
| Olneyville*† .. Providence | N. W. Littlefield. |
| Pascoag*† ... Providence | Edward F. Lovejoy. |
| Pawtucket*† Providence | JOHN J. FITZGERALD. |
| Phenix*● ..... Kent | See Anthony. |
| ¶▲Providence*† Provide'e | JOHN T. BLODGETT, 17 Custom House St. Refers to First and Roger Williams Nat. banks. |
| " ..... " | FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York. |
| Slatersville* .. Providence | See Woonsocket. |
| Wakefield*† Washington | F. C. Olney. |
| Warren*† ..... Bristol | JOHN E. CONLEY. |
| Warwick*● ..... Kent | See East Greenwich. |
| Westerly*† .. Washington | JOSEPH C. MOORE. |
| Wickford*† Washington | See Westerly. |
| Woonsocket*† Provide'e | WILLIAM G. RICH. Refers to Woonsocket National Bank. |

## SOUTH CAROLINA.

| Town and County. | Name. |
|---|---|
| ▲Abbeville*† .... Abbeville | PARKER & GREENE. |
| ▲Aiken*† ..... Aiken | G. W. Groft. |
| Allendale*† .... Barnwell | See Denmark. |
| ▲Anderson*† .... Anderson | TRIBBLE & PRINCE. |
| ▲Bamberg*† ..... Bamberg | John R. Bellenger. |
| ▲Barnwell*† ..... Barnwell | R. A. Ellis. |
| Batesburg*† .. Lexington | See Edgefield. |
| ▲Beaufort*† ..... Beaufort | W. J. VERDIER. |
| Belton*† ..... Anderson | See Greenville. |
| ▲Bennettsville*† Marlboro | T. W. Boucher. |
| Blackburg*† ... Cherokee | E. A. Trescot. |
| Blackville*† ..... Barnwell | See Denmark. |
| Branchville*†Orangeb'rg | W. H. Reedish. |
| ▲Camden*† ..... Kershaw | C. L. Winkler. |
| ▲Charleston*†. Charleston | MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; National Park Bank, of New York, and Standard Oil Co., Baltimore. |
| Cheraw*† .... Chesterfield | Stevenson & Matheson. |
| ▲Chester*† ..... Chester | HENRY & McLURE. |
| ▲Chesterfield*. Chesterfield | E. J. Kennedy. |
| Clinton*† ..... Laurens | See Laurens. |
| Clio*† ..... Marlboro | T. W. Boucher. |
| ¶▲Columbia*† ... Richland | WM. H. LYLES. Solicitor for the Bank of Columbia, S. C. |
| ▲Conway*† ..... Horry | R. B. Scarbrough. |
| ▲Darlington*† .Darlington | T. H. SPAIN. |
| Denmark*† .... Bamberg | S. G. Maryfield. |
| Dillon*† ..... Marion | Sellens & Sellens. |
| Easley*† ..... Pickens | See Pickens. |
| ▲Edgefield*† .... Edgefield | A. S. TOMPKINS. |
| Fingerville.. Spartanburg | See Spartanburg. |
| ▲Florence*† ..... Florence | R. A. WILCOX. |
| Fort Mill*† ..... York | See Rockhill. |
| ▲Gaffney*† ..... Cherokee | Wallace & Otts. |
| ▲Georgetown*†Georget'wn | Walter Hazard. |
| ▲Greenville*† .. Greenville | ISAAC M. BRYAN. |
| ▲Greenwood*† Greenwo'd | SHEPPARDS & GRIER. |
| ▲Hampton*† .... Hampton | James W. Moore. |
| Heath Springs* Lancaster | See Lancaster. |
| Johnston*† .... Edgefield | See Edgefield. |
| Kershaw*† ... Lancaster | E. D. Blakeney. |
| ▲Kingstree*† . Williamsb'g | T. M. Gilland. |
| ▲Lancaster*† ... Lancaster | ERNEST MOORE. |
| ▲Laurens*† ..... Laurens | W. H. MARTIN. |
| ▲Lexington*† .. Lexington | Efird & Dorcher. |
| ▲Manning*† .... Clarendon | W. C. Davis. |
| ▲Marion*● ..... Marion | C. A. WOODS. |
| McColl*† ..... Marlboro | See Bennettsville. |
| ▲Monks Corner*†Berkeley | See Charleston. |
| Mullins*† ..... Marion | See Marion. |
| ▲Newberry*† ... Newberry | J. Y. CULBREATH. |
| Newry* ..... Oconee | See Walhalla. |
| ▲Orangeburg*† Orangeb'g | JAMES F. IZLAR. |
| Pelzer*† ..... Anderson | See Greenville. |
| Pendleton*† ... Anderson | R. W. Simpson. |
| ▲Pickens* ..... Pickens | Julius E. Boggs. |
| Prosperity*† .. Newberry | See Newberry. |
| Ridgeway*† ..... Fairfield | R. A. Means. |
| Rock Hill*† ..... York | WITHERSPOON & SPENCERS. |
| ▲Saluda* ..... Saluda | Ramage & Gregory. |
| Seneca*† ..... Oconee | See Walhalla. |
| ▲Spartanburg*† Sp'rtanb'g | BOMAR & SIMPSON. |
| ▲St. George* ... Dorchester | J. Otey Reed. |
| St. Matthews*†Orangeb'g | See Orangeburg. |
| Summerville*† Dorch'ter | H. A. M. Smith. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Sumter*•† ..... Sumter | LEE & MOISE. |
| Timmonsville*•† Florence | See Florence. |
| ▲Union*† ..... Union | HYDRICK & SAWYER. |
| Varnville*† .... Hampton | J. W. Moore. |
| ▲Walhalla*† ..... Oconee | R. A. Thompson. |
| ▲Walterboro*•† .. Colleton | Griffin & Padgett. |
| Westminster*•† ... Oconee | See Walhalla. |
| Williamston*•† Anderson | See Greenville. |
| ▲Winnsboro*•† .... Fairfield | J. E. McDONALD. |
| ▲Yorkville*•† ..... York | WITHERSPOON & SPENCERS. |

## SOUTH DAKOTA.

| Town and County. | Name. |
|---|---|
| ▲Aberdeen*•† ..... Brown | E. T TAUBMAN. |
| Alcester*•† ..... Union | See Elk Point. |
| ▲Alexandria*•† ..... Hanson | E. E. Wagner. |
| Alpena*•† ..... Jerauld | L. N. Loomis. |
| Andover*•† ..... Day | See Webster. |
| Arlington*•† .. Kingsbury | E. W. Smith. |
| ▲Armour*•† ..... Douglas | JOHN T. MATHEWS. |
| Artesian*•† ..... Sanborn | See Woonsocket. |
| Aurora*•† ..... Brookings | See Brookings. |
| ▲Bangor*..... Walworth | W. R. Green |
| ▲Bellefourche*•† ..... Butte | T. W. La Fleche. |
| Beresford*•† ..... Union | CHARLES W WOLBERT. |
| Bigstone*•† ..... Grant | F. F. Moore. |
| Bijou Hills*..... Brule | S. E. Wilson. |
| Blunt*•† ..... Hughes | See Pierre. |
| Bowdle*•† ..... Edmunds | A. F. Le Claire. |
| Bradley*•† ..... Clark | See Clark. |
| Bridgewater*•† .. McCook | E. L. Abel. |
| Bristol*•† ..... Day | See Webster. |
| ▲Britton*•† ..... Marshall | Byron Abbott. |
| ▲Brookings*•† .. Brookings | CHEEVER & HALL. |
| Bryant*•† ..... Hamlin | L. W. Stoeckel. |
| Canastota*..... McCook | See Salem. |
| Canova*•† ..... Miner | See Howard. |
| ▲Canton*•† ..... Lincoln | A. R. BROWN. |
| Carthage*•† ..... Miner | See Howard. |
| Castalia*..... Charles Mix | See Edgerton. |
| ▲Castlewood*•† ..... Hamlin | Ezra Adams. |
| Centerville*•† ..... Turner | KUNKLE & KUNKLE. |
| ▲Chamberlain*•† ..... Brule | James Brown. |
| ▲Clark*•† ..... Clark | C. G. SHERWOOD. |
| ▲Clearlake*•† ..... Deuel | T. J. LAW. |
| Colman*•† ..... Moody | See Dell Rapids. |
| Columbia*•† ..... Brown | I. Hunsberger. |
| Conde*•† ..... Spink | David Robertson. |
| Custer*•† ..... Custer | E. L. Grantham. |
| ▲Davis*•† ..... Turner | See Parker. |
| ▲Deadwood*•† .. Lawrence | MARTIN & MASON. |
| Dell Rapids*•† Minnehaha | R. W. Hobart. |
| Deamet*•† ..... Kingsbury | E. S. Johnson. |
| Doland*•† ..... Spink | Korns & Clark. |
| Edgemont*•† .. Fall River | T. F. McConville. |
| Edgerton*.... Charles Mix | C. W. Pratt. |
| Egan*•† ..... Moody | See Flandreau. |
| Elk Point*•† ..... Union | H. M. Wallace. |
| Elkton*•† ..... Brookings | Alexander & Hooker. |
| Emery*•† ..... Hanson | See Alexandria. |
| Erwin*•† ..... Kingsbury | A. W. Stone. |
| Estelline*•† ..... Hamlin | M. S. Liebenstein. |
| Eureka*•† ..... McPherson | James M. Brown. |
| ▲Fairfax*..... Gregory | E. M. Starcher. |
| Fairview*•† ..... Lincoln | See Canton. |
| ▲Faulkton*•† ..... Faulk | Frank Turner. |
| ▲Flandreau*•† ..... Moody | GEORGE RICE. |
| ▲Fort Pierre*†..... Stanley | Homer & Stewart. |
| Frankfort*•† ..... Spink | See Redfield. |
| Frederick*•† ..... Brown | J. C. Simmons. |
| Freeman*•† .. Hutchinson | See Menno. |
| ▲Gannvalley*..... Buffalo | H. B. Farren. |
| Garretson*•† .. Minnehaha | Orr & Rodabaugh. |
| Gary*•† ..... Deuel | Ashley L. Houghton. |
| ▲Gettysburg*•† ..... Potter | F. B. PATTERSON. |
| Groton*•† ..... Brown | F. E. Campbell. |
| Harrison*..... Douglas | See Armour. |
| Hartford*•† .. Minnehaha | See Sioux Falls. |
| Hecla*•† ..... Brown | See Aberdeen. |
| Hetland*•† ..... Kingsbury | F. W. McGinness. |
| ▲Highmore*•† ..... Hyde | F. M. Barnes. |
| Hill City*•† ... Pennington | E. P. Williams. |
| Hitchcock*•† ..... Beadle | E. Wilson. |
| ▲Hot Springs*•† Fall River | LOOMIS S. CULL. |
| ▲Howard*•† ..... Miner | Farmer & Farmer. |
| Hudson*•† ..... Lincoln | A. R. Jamison. |
| Hurley*•† ..... Turner | John W. Edmunds. |
| ▲Huron*•† ..... Beadle | PYLE & TAYLOR. |
| ▲Ipswich*•† ..... Edmunds | C. H Barron. |
| Irene*•† ..... Clay | See Yankton. |
| Iroquois*•† ... Kingsbury | C. G. Swafford. |
| Jefferson*•† ..... Union | See Elkpoint. |
| Keystone*.... Pennington | See Hill City. |
| Kimball*•† ..... Brule | J. B. Long. |
| Lake Preston*•† Kingsb'y | A. R. Abel. |
| Langford*•† ..... Marshall | See Britton. |
| Lead*•† ..... Lawrence | G. B. Thompson. |
| Lennox*•† ..... Lincoln | See Canton. |
| ▲Leola*..... McPherson | See Eureka. |
| Lesterville*•† ... Yankton | A. S. Dunning. |
| ▲Madison*•† ..... Lake | J. H. Williamson. |
| Mellette*•† ..... Spink | W. F. CORRIGAN. |
| Menno*•† .... Hutchinson | W. Dimock. |
| ▲Millbank*•† ..... Grant | GEORGE S. RIX. |
| ▲Miller*•† ..... Hand | Pusey & Baldwin. |
| ▲Mitchell*•† ..... Davison | H. C. PRESTON. |
| Montrose*•† ..... McCook | M. A. Butterfield. |
| ▲Mound City*.... Campbell | A. Sutherland. |
| Mount Vernon*•† Davison | See Mitchell. |
| ▲Oacoma*..... Lyman | J. G. Bartine. |
| Oldham*•† ..... Kingsbury | See Desmet. |
| ▲Olivet*..... Hutchinson | M. T. Halphide. |
| ▲Onida*..... Sully | J. H. Gropengieser. |
| ▲Parker*•† ..... Turner | B. H. Hurd. |
| Parkston*•† .. Hutchinson | John G. Hawley. |
| Pierpoint*•† ..... Day | See Webster. |
| ¶▲Pierre*•† ..... Hughes | ESTES & LAMBERT. |
| ▲Plankinton*•† ..... Aurora | S. H. Bakewell. |
| Pukwana*•† ..... Brule | See Chamberlain. |
| ▲Rapid City*•† .Pennington | WOOD & BUELL. |
| ▲Redfield*•† ..... Spink | STERLING & MORRIS. |
| Revillo*•† ..... Grant | H. E. Jones. |
| ▲Salem*•† ..... McCook | E. H. Wilson. |
| Scotland*•† .. Bon Homme | F. D. Wicks. |
| ▲Sioux Falls*•† Minnehaha | BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co. |
| Sisseton*•† ..... Roberts | R. O. Pearson. |
| Spearfish*•† .... Lawrence | R. F. Crawford. |
| Spencer*•† ..... McCook | See Salem. |
| Springfield*•† Bonhomme | Wilcox & Clermont. |
| ▲Sturgis*•† ..... Meade | CHARLES C. POLK. |
| Summit*•† ..... Roberts | See Wilmot. |
| Toronto*•† ..... Deuel | See Clear Lake. |
| Tripp*•† ..... Hutchinson | See Armour. |
| ▲Tyndall*•† ... Bonhomme | W. T. Williams. |
| Valley Springs*•† Minn'ha | See Sioux Falls. |
| Verdon*•† ..... Brown | See Groton. |
| ▲Vermilion*•† ..... Clay | J. A. COPELAND. |
| Viborg*•† ..... Turner | See Parker. |
| Vienna*•† ..... Clark | See Clark. |
| Volga*•† ..... Brookings | A. S. Mitchell. |
| Wakonda*•† ..... Clay | See Centerville. |
| Warner*•† ..... Brown | See Aberdeen. |
| ▲Watertown*•† .Codington | A. SHERIN. |
| Waubay*•† ..... Day | See Webster. |
| ▲Webster*•† ..... Day | E. W. TAYLOR. |
| Wessington*•† ..... Beadle | F. M. Simmons. |
| ▲Wessington Sp'gs*. Jer'ld | J. R. Francis. |
| ▲Wheeler*.... Charles Mix | D. P. Lamb. |
| White*•† ..... Brookings | Charles H. Farrell. |
| White Lake*•† ..... Aurora | A. H. Henneous. |
| Whiterock*•† ..... Roberts | See Sisseton. |
| Whitewood*•† .. Lawrence | See Deadwood. |
| Willowlake*•† ..... Clark | See Clark. |
| ▲Wilmot*•† ..... Roberts | HOWARD BABCOCK. |
| Wolsey*•† ..... Beadle | Chenoweth Bros. |
| ▲Woonsocket*•† .. Sanborn | J. T. Kean. |
| Worthing*•† ..... Lincoln | See Canton. |
| ▲Yankton*•† ..... Yankton | FRENCH & ORVIS. |

## TENNESSEE.

| Town and County. | Name. |
|---|---|
| ▲Alamo*..... Crockett | Isaac K. Revelle. |
| Alexandria*..... DeKalb | Dan Williams. |
| ▲Altamont ..... Grundy | See Tracy City. |
| ▲Ashland City*.. Cheatham | J. J. Lenox. |
| ▲Athens*•† ..... McMinn | BURKETT & MANSFIELD. |
| Bellbuckle*•† .... Bedford | W. B. Bates. |
| Bells*•† ..... Crockett | Eugene Casey. |
| ▲Benton*..... Polk | B. B. C. Witt. |
| ▲Blountville*..... Sullivan | H. H. Smith. |
| ▲Bolivar*•† ..... Hardeman | Wood & McNeal. |
| Bristol*•† ..... Sullivan | CURTIN & HAYNES. |
| ▲Brownsville*•†. Haywood | J. W. E. MOORE. |
| ▲Byrdstown*..... Pickett | W. J. Chilton. |
| ▲Camden*•† ..... Benton | S. L. Peeler. |
| ▲Carthage*•† ..... Smith | J. M. Fisher. |
| ▲Celina*..... Clay | M. C. Sidwell. |
| ▲Centerville*•† ... Hickman | CLAGETT & FLOWERS. |
| Charlotte* ..... Dickson | Morris & Cook. |
| ▲Chattanooga*•†. Hamilton | CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati. |
| " ..... " | COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga. |
| " ..... " | SYDNEY B. WRIGHT. Refers to First National Bank. |
| ▲Clarksville*•† .... Montg'y | LEECH & SAVAGE. |
| ▲Cleveland*•† ..... Bradley | J. C Ramsey. |

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| Town and County. | Name. |
|---|---|
| Clifton* ..... Wayne | See Waynesboro. |
| ▲Clinton*† ..... Anderson | J. A. Fowler. |
| Coalcreek*† ... Anderson | See Clinton. |
| Collierville*† ..... Shelby | See Memphis. |
| ▲Columbia*† ..... Maury | J. C. VOORHIES |
| ▲Cookeville* ..... Putnam | A. Algood. |
| ▲Covington*† ..... Tipton | C. B. Simonton. |
| ▲Crossville* ..Cumberland | Robinson, Smith & Lansden. |
| Cumberl'd Gap*†Clab'ne | J. B. S. Morrison. |
| ▲Dandridge*† ..... Jefferson | Eugene Holtsinger. |
| ▲Dayton*† ..... Rhea | B. G. McKENZIE. |
| ▲Decatur* ..... Meigs | J. W. Lillard. |
| ▲Decaturville* .... Decatur | J. A. England. |
| Decherd*† ..... Franklin | See Winchester. |
| Dickson*† ..... Dickson | W. E. Cullum. |
| ▲Dover* ..... Stewart | J. W. Stout. |
| ▲Dresden*† ..... Weakley | T. K. Reynolds. |
| ▲Dunlap*† ..... Sequatchie | Stewart & Stewart. |
| Dyer*† ..... Gibson | See Trenton. |
| ▲Dyersburg*† ..... Dyer | LATTA & LATTA. |
| ▲Elizabethton*† ..... Carter | TIPTON & MILLER. |
| ▲Erin*† ..... Houston | Dunbar & Hobbs. |
| ▲Erwin* ..... Unicoi | See Johnson City. |
| ▲Fayetteville*† ..... Lincoln | W. B. LAMB. |
| ▲Franklin*† ... Williamson | HEARN, McCORKLE & LANE. |
| ▲Gainesboro* ..... Jackson | J. T. & O. H. Anderson. |
| ▲Gallatin*† ..... Sumner | B. D. BELL. |
| Goodlettsville*†Davidson | Pardue & Bass. |
| Gordonsville*● ..... Smith | E. M. McDonald. |
| ▲Greeneville*† .... Greene | Shoun & Susong. |
| Greenfield*† ..... Weakley | J. C James. |
| Halls*● ..... Lauderdale | See Dyersburg. |
| Harriman*† ..... Roane | S. C. BROWN. |
| ▲Hartsville* ..... Trousdale | J. E. Foust. Jr. |
| ▲Henderson*† ..... Chester | T. F. Stubblefield. |
| Humboldt*† ..... Gibson | J. A. Collingsworth. |
| ▲Huntingdon*† .... Carroll | Allbritten & Maddox. |
| ▲Huntsville* ..... Scott | J. F. Baker. |
| ▲Jacksboro* ..... Campbell | W. R. Peters. |
| ▲Jackson*† ..... Madison | HAYNES & GILMORE. |
| ▲Jamestown* ..... Fentress | CONATSER & CASE. |
| ▲Jasper*† ..... Marion | Spears & Roberson. |
| Jellico*† ..... Campbell | H. M. Goins. |
| JohnsonCity*†. Washin'n | JAMES W. CRUMLEY. |
| ▲Jonesboro*† Washington | Newton Stocker. |
| Kenton*† ..... Obion | J. L. Fry. |
| ▲Kingston* ..... Roane | YOUNG & BREAZEALE. |
| ▲Knoxville*† ..... Knox | CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank. |
| " ..... " | GREEN & SHIELDS. Attorneys for City National Bank. |
| " ..... " | LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York. |
| ▲Lafayette* ..... Macon | J. S. Wootten. |
| ▲Lawrenceburg*●Lawr'ce | W. R. King. |
| ▲Lebanon*† ..... Wilson | E. E. BEARD. |
| Lenoir City* ..... Loudon | Fox & Greer. |
| ▲Lewisburg*† .... Marshall | W. P. McClure. |
| ▲Lexington*† .. Henderson | John E. McCall. |
| Liberty* ..... De Kalb | See Smithville. |
| ▲Linden* ..... Perry | Fred M. Carter. |
| ▲Livingston* ..... Overton | W. H. Hussey. |
| ▲Loudon*† ..... Loudon | G. W. Fox. |
| ▲Lynchburg* ..... Moore | Parks & Parks. |
| Lynnville*† ..... Giles | See Pulaski. |
| ▲Madisonville*† .... Monroe | McCroskey & McCroskey. |
| ▲Manchester*† ..... Coffee | Cross & Ramsey. |
| Martin*† ..... Weakley | BAWDEN & MAIDEN. |
| ▲Maryville*● ..... Blount | F. H. LAMON. |
| ▲Maynardville* ..... Union | N. & Samuel J. Allor. |
| McKenzie*† ..... Carroll | See Huntingdon. |
| ▲McMinnville*† ... Warren | LIND & HOODENPYL. |
| ▲Memphis*† ..... Shelby | HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department. |
| " ..... " | METCALF & METCALF. Refer to any bank in Memphis. |
| " ..... " | McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce. |
| " ..... " | WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank. |
| " ..... " | SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city. |
| " ..... " | WARINNER & WARINNER, Attorneys for First National Bank. |
| Milan*† ..... Gibson | H. M. Clark. |
| ▲Morristown*† .. Hamblen | SHIELDS & MOUNTCASTLE. |
| Mossycreek*†.. Jefferson | C. T. Rankin. |
| ▲Mountain City*.. Johnson | Donnelly & Donnelly. |
| Mount Pleasant*†. Maury | See Columbia. |
| ▲Murfreesboro*† Ruther'd | PALMER & RIDLEY. |
| ¶▲Nashville*†... Davidson | MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co. |
| Newbern*† ..... Dyer | N. L. Scobly. |
| Newburg ..... Lewis | See Columbia. |
| ▲Newport*† ..... Cocke | H. N. Cate. |
| Obion*† ..... Obion | See Union City. |
| ▲Ooltewah*† ..... James | See Chattanooga. |
| ▲Paris*† ..... Henry | J. C. SWEENEY. |
| Petersburg*† .... Lincoln | See Fayetteville. |
| ▲Pikeville*† ..... Bledsoe | John C. Myers. |
| ▲Pulaski*† ..... Giles | HUME R. STEELE. |
| ▲Ripley*† ..... Lauderdale | Thomas Steele. |
| Rockwood*† ..... Roane | T. A. WRIGHT. |
| ▲Rogersville*† ... Hawkins | J. O. Phillips. |
| Rutherford*† .... Gibson | A. J. Elwie. |
| Rutledge*† ..... Grainger | A. F. Bryan. |
| ▲Savannah* ..... Hardin | Broyles & McDougall. |
| ▲Selmer*† ..... McNairy | W. K. Abernathy. |
| ▲Sevierville* ..... Sevier | M. B. McMahon. |
| ▲Shelbyville*† .... Bedford | E. CALDWELL. |
| ▲Smithville* ..... DeKalb | R. L. Cantrell. |
| ▲Sneedville* ..... Hancock | W. B. Davis. |
| ▲Somerville*● ..... Fayette | H. C. Moorman. |
| South Pittsburg*†Marion | M. M. Allison. |
| ▲Sparta*† ..... White | M. A. Cummings. |
| ▲Spencer* ..... Van Buren | A. L. Hamby. |
| Spring City*† ..... Rhea | R. C. M. Cunningham. |
| ▲Springfield*† .. Robertson | A. E. GARNER. |
| Sweetwater*† .... Monroe | Young & Young. |
| ▲Tazewell*● ..... Claiborne | H. Y. Hughes. |
| ▲Tiptonville* ..... Lake | W. W. Cochran. |
| Tracy City*† ... Grundy | J. B. Ferguson. |
| ▲Trenton*† ..... Gibson | WALKER & HUNT. |
| Trimble*† ..... Dyer | See Newbern. |
| Troy* ..... Obion | J. G. Smith & Son. |
| Tullahoma*† ..... Coffee | Davidson & Aydelott. |
| ▲Union City*† ..... Obion | L. S. PARKS. |
| ▲Wartburg* ..... Morgan | Baker & Riseden. |
| Wartrace*† ..... Bedford | C. S. Ivie. |
| Watertown*● ..... Wilson | A. P. Womock. |
| ▲Waverly*† ... Humphreys | THOMAS F. BOWMAN. |
| ▲Waynesboro* ..... Wayne | John F. Morrison. |
| ▲Winchester*† .. Franklin | EMBREY & TAYLOR. |
| ▲Woodbury* ..... Cannon | James A. Jones. |

## TEXAS.

| Town and County. | Name. |
|---|---|
| ▲Abilene*† ..... Taylor | JOHN BOWYER. |
| ▲Albany*† .... Shackleford | WARREN & WEBB, Attorneys. WEBB & HILL, Agents. |
| Alice*† ..... Nueces | See Corpus Christi. |
| ▲Alpine*† ..... Brewster | L. F. Fishback. |
| Alvarado*† ..... Johnson | I. A. Patton. |
| Alvin*† ..... Brazoria | L. F. Fishback. |
| Alvord*† ..... Wise | J. W. Bashaw. |
| ▲Amarillo*† ..... Potter | Plemmons & Veal. |
| ▲Anderson*● ..... Grimes | Buffington & Buffington. |
| ▲Angleton*† ..... Brazoria | L. R. Bryan. |
| ▲Anson* ..... Jones | R. Colbert. |
| Aransas Pass*†San Pat'lo | See Corpus Christi. |
| ▲Archer City* ..... Archer | T. H. Marberry. |
| Arlington*† ..... Tarrant | J. O. W. Burney. |
| ▲Athens*† ..... Henderson | RICHARDSON, WATKINS & MILLER. |
| Atlanta*† ..... Cass | O'Neal & Allday. |
| ¶▲Austin*† ..... Travis | J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers. |
| " ..... " | WEST & COCHRAN, Attorneys for Austin National Bank. |
| ▲Baird*† ..... Callahan | O. Bowyer. |
| ▲Ballinger*† ..... Runnels | HARRIS & SMITH. |
| ▲Bandera* ..... Bandera | J. R. Storms. |
| ▲Barstow*† ..... Ward | See Pecos. |
| Bartlett*† .... Williamson | See Belton. |
| ▲Bastrop*† ..... Bastrop | ORGAIN & GARWOOD. |
| ▲Batesville* ..... Zavalla | See Pearsall. |
| ▲Bay City* ..... Matagorda | William E. Austin. |
| ▲Beaumont*† ... Jefferson | GREEN & GREEN. |
| ▲Beeville*† ..... Bee | J. C. CRISP. |
| ▲Bellville*† ..... Austin | Blake & Holland. |
| ▲Belton*† ..... Bell | A. M. MONTRITH. |
| ▲Benjamin* ..... Knox | G. B. Landrum. |
| Bertram*† ..... Burnet | See Burnet. |
| ▲Bigspring*† ..... Howard | S. H. MORRISON. |
| Blanco* ..... Blanco | J. W. Baines. |
| Blooming Grove*† Nav'o | Callicutt & Call. |
| Blossom*† ..... Lamar | See Paris. |
| ▲Boerne*† ..... Kendall | F. W. Schweppe. |
| ▲Bonham*† ..... Fannin | R. B. SEMPLE. |
| ▲Boston ..... Bowie | See Texarkana. |
| Bowie*† ..... Montague | WALTHALL & McDONALD. |
| ▲Brackettville*† ... Kinney | W. L. CLAMP. |

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| Town and County. | Name. |
|---|---|
| ▲Brady* | McCulloch | F. M. Newman. |
| Brandon*† | Hill | See Hillsboro. |
| ▲Breckenridge* | Stephens | William Veale & Son. |
| Bremond*† | Robertson | J. W. Woods. |
| ▲Brenham*† | Washington | CAMPBELL & PENNINGTON. |
| Bridgeport*† | Wise | C. A. Bridgeman. |
| ▲Brownsville*† | Cameron | JAMES B. WELLS. |
| ▲Brownwood*† | Brown | JENKINS & McCARTNEY. |
| ▲Bryan*† | Brazos | DOREMUS & BUTLER. |
| Burkeville* | Newton | Blake & Smith. |
| ▲Burnet*† | Burnet | J. G. Cook. |
| Burton*† | Washington | J. J. McCain. |
| ▲Caldwell*† | Burleson | Alexander & Heslip. |
| Calvert*† | Robertson | Field & Taylor. |
| ▲Cameron*† | Milam | HEFLEY, McBRIDE & WATSON. |
| ▲Canadian*† | Hemphill | W. D. Fisher. |
| ▲Canton* | Van Zandt | Haynes & Reese. |
| ▲Canyon*● | Randall | See Amarillo. |
| ▲Carrizo*† | Zapata | See Pearsall. |
| ▲Carrizo Springs* | Dimmit | See Pearsall. |
| ▲Carthage*† | Panola | Claude Pollard. |
| Castroville* | Medina | See Uvalde. |
| ▲Center* | Shelby | I. O. B. RICHARDSON. |
| ▲Centerville* | Leon | Dean & Dean. |
| ▲Channing*† | Hartley | W. Boyce. |
| Chico*† | Wise | John L. Morris. |
| ▲Childress*† | Childress | W. T. McConnell. |
| Cisco*† | Eastland | J. J. Butts. |
| ▲Clairemont* | Kent | See Snyder. |
| ▲Clarendon*† | Donley | H. B. White. |
| ▲Clarksville*† | Red River | Chambers & Dook. |
| ▲Claude*† | Armstrong | Ira Webster. |
| ▲Cleburne*† | Johnson | GOLDSMITH & WALKER. |
| Clifton*† | Bosque | J. C. O'Bryan. |
| ▲Coldspring* | San Jacinto | Felix G. Bryan. |
| ▲Coleman*† | Coleman | T. J. WHITE. |
| ▲Colorado*† | Mitchell | W. B. Crockett. |
| Columbia*† | Brazoria | J. N. Shapard. |
| ▲Columbus*† | Colorado | GEORGE McCORMICK. |
| ▲Comanche*† | Comanche | L. B. Russell. |
| Commerce*† | Hunt | T. W. Thompson. |
| ▲Conroe*† | Montgomery | T. E. Humphrey. |
| ▲Cooper*† | Delta | L. L. Wood. |
| ▲Corpus Christi*† | Nueces | DELMA & GIVENS. |
| ▲Corsicana*† | Navarro | McKIE & AUTRY. |
| ▲Cotulla*† | La Salle | C. H. Mayfield. |
| Cresson*† | Hood | See Cleburne. |
| ▲Crockett*† | Houston | NUNN & NUNN. |
| ▲Crowell* | Foard | Robert Cole. |
| ▲Cuero*† | DeWitt | JOHN H. BAILEY. |
| ▲Daingerfield*† | Morris | J. M. Moore. |
| ▲Dallas*† | Dallas | HILL & DABNEY. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D.C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank. |
| ▲Decatur*† | Wise | R. E. CORSWELL. |
| DeKalb*† | Bowie | W. W. Dillard. |
| Delleon*† | Comanche | A. R. Pool. |
| ▲Delrio*† | Valverde | JOSEPH JONES. |
| Denison*† | Grayson | W. M. PECK. |
| ▲Denton*† | Denton | ALVIN C. OWSLEY. |
| Detroit*† | Red River | See Clarksville. |
| ▲Dickens* | Dickens | See Plainview. |
| ▲Dimmitt* | Castro | S. Gaugh. |
| Dublin*† | Erath | McCAIN & DANIELS. |
| ▲Dumas | Moore | See Amarillo. |
| Eaglelake*† | Colorado | W. S. Strickland. |
| ▲Eagle Pass*† | Maverick | J. M. GOGGIN. |
| ▲Eastland*† | Eastland | D. G. Hunt. |
| ▲Edna*† | Jackson | Dobbs & McCrory. |
| Elcampo*† | Wharton | W. L. Hall. |
| Elgin*† | Bastrop | See Bastrop. |
| ▲El Paso*† | El Paso | BEALL & KEMP. |
| ▲Emma* | Crosby | See Plainview. |
| ▲Emory*† | Rains | W. H. Clendenin. |
| ▲Ennis*† | Ellis | D. F. SINGLETON. |
| ▲Fairfield* | Freestone | Boyd, Compton & Anderson. |
| Farmersville*† | Collin | D. P. JOHNSON. |
| Ferris*† | Ellis | M. McKnight. |
| Flatonia*† | Fayette | Lane & Lane. |
| ▲Floresville*† | Wilson | B. F. BALLARD. |
| ▲Floydada* | Floyd | See Plainview. |
| Forney*† | Kaufman | See Terrell. |
| ▲Fort Davis*† | Jeff Davis | O. L. Price. |
| ▲Fort Stockton* | Pecos | See Pecos. |
| ▲Fort Worth*† | Tarrant | MATLOCK, COWAN & BURNEY. Attorneys for American National Bank. |
| " | " | WEST, SMITH & CHAPMAN. Attorneys for First National Bank. |
| ▲Franklin*† | Robertson | J. D. Gann. |
| ▲Fredericksburg* | Gillespie | A. O. COOLEY. |
| Frost*● | Navarro | B. H. Johnson. |
| ▲Gail* | Borden | See Snyder. |
| ▲Gainesville*† | Galveston | CULP & GIDDINGS. |
| ▲Galveston*† | Galveston | MANN & BAKER. Att'ys for Texas Guarantee & Trust Co. |
| " | " | SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston. |
| Ganado*† | Jackson | See Edna. |
| ▲Garden City* | Glasscock | See Midland. |
| Garland*† | Dallas | See Dallas. |
| ▲Gatesville*† | Coryell | J. E. Walker. |
| ▲Georgetown*† | Williamson | SANSOM & SANSOM. |
| ▲Giddings*† | Lee | J. L. Rousseau. |
| ▲Gilmer*† | Upshur | Barnwell & Eberhart. |
| ▲Glenrose* | Somervell | B. F. ROBERTS. |
| ▲Goldthwaite*† | Mills | E. B. ANDERSON. |
| ▲Goliad*† | Goliad | G. E. Pope. |
| ▲Gonzales*† | Gonzales | BURGESS & HOPKINS. |
| ▲Graham*● | Young | Arnold & Arnold. |
| ▲Granbury*† | Hood | J. J. HINER. |
| Grandview*† | Johnson | F. A. Arnold. |
| Granger*† | Williamson | J. W. Posey. |
| ▲Greenville*† | Hunt | CRADDOCK & LOONEY. |
| ▲Groesbeck*† | Limestone | Farrar, Williams & Farrar. |
| ▲Groveton*† | Trinity | Kenley & Stevenson. |
| ▲Guthrie* | King | See Benjamin. |
| ▲Hallettsville*† | Lavaca | PATTON & ELLIS. |
| ▲Hamilton*† | Hamilton | J. A. Eidson. |
| ▲Hansford | Hansford | See Canadian. |
| ▲Haskell* | Haskell | Foster & Scott. |
| Hearne*† | Robertson | Bishop & Lane. |
| ▲Hemphill* | Sabine | A. D. Hamilton. |
| ▲Hempstead*† | Waller | A. C. Tompkins. |
| ▲Henderson*† | Rusk | J. HARVEY TURNER. |
| ▲Henrietta*† | Clay | W. G. EUSTIS. |
| Hico*† | Hamilton | D. Langford. |
| ▲Hidalgo* | Hidalgo | See Rio Grande. |
| Higgins*† | Lipscomb | E. C. Gray. |
| ▲Hillsboro*† | Hill | WEAR & PARR. |
| Holland*† | Bell | See Temple. |
| ▲Hondo*† | Medina | E. De Montel. |
| Honeygrove*† | Fannin | G. W. Wells. |
| ▲Houston*† | Harris | EWING & RING. Attorneys for First National and Commercial National Banks. |
| " | " | GOLDTHWAITE & MOODY. Attorneys for First National Bank. |
| " | " | W. C. OLIVER. Refers to First National Bank and American National Bank. |
| Howe*† | Grayson | See Sherman. |
| Hubbard* | Hill | Boyd & Frisby. |
| ▲Huntsville*† | Walker | McKINNEY & HILL. |
| Hutto*† | Williamson | See Taylor. |
| Iowapark*† | Wichita | Hinton Smith. |
| Italy*† | Ellis | See Waxahachie. |
| Itasca*† | Hill | M. S. Wood. |
| ▲Jacksboro*● | Jack | E. W. Nicholson. |
| Jacksonville*† | Cherokee | J. E. Fleager. |
| ▲Jasper* | Jasper | W. W. BLAKE. |
| ▲Jeffersonº† | Marion | R. R. TAYLOR. |
| Jewett*† | Leon | See Centerville. |
| ▲Johnson City* | Blanco | N. T. Stubbs. |
| ▲Junction* | Kimble | Horace E. Williams. |
| ▲Karnes City*† | Karnes | A. J. BELL. |
| ▲Kaufman*† | Kaufman | M. H. GASSETT. |
| Kemp*● | Kaufman | See Kaufman. |
| Kerens*† | Navarro | See Corsicana. |
| ▲Kerrville*† | Kerr | Garrett & Burney. |
| Killeen*† | Bell | M. N. Baldwin. |
| Kosse*† | Limestone | See Groesbeck. |
| ▲Kountze*† | Hardin | W. W. DIES. |
| Kyle*● | Hays | See San Marcos. |
| Ladonia*† | Fannin | R. M. Rowland. |
| ▲Lagrange*† | Fayette | Lane & Lane. |
| ▲Lampasas*† | Lampasas | W. B. ABNEY. |
| Lancaster*† | Dallas | John W. George. |
| ▲Laplata | Deaf Smith | C. G. Witherspoon |
| Laporte*† | Harris | See Houston. |
| ▲Laredo*† | Webb | DODD & MULLALLY. |
| Leander*† | Williamson | See Georgetown. |
| Leonard*† | Fannin | Ross & Ross. |
| Lewisville*† | Denton | See Denton. |
| ▲Liberty*† | Liberty | E. T. Branch. |
| ▲Linden* | Cass | J. S. Mills. |
| ▲Lipscomb* | Lipscomb | See Canadian. |
| ▲Livingston*† | Polk | Hill & Hill. |
| ▲Llano*† | Llano | J. H McLean. |
| ▲Lockhart*† | Caldwell | A. B. STOREY. |
| ▲Longview*† | Gregg | Turner & McHaney. |
| Lorena*† | McLennan | See Waco. |
| Lott*† | Falls | George A. Hodges. |
| ▲Lubbock* | Lubbock | See Plainview. |
| ▲Lufkin*† | Angelina | Mantooth & Townsend. |
| Luling*† | Caldwell | H. B. Story. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Madisonville*.....Madison | Dean & Dean. |
| Manor*†.....Travis | James M. Harris. |
| Mansfield*●.....Tarrant | W. D. House. |
| Marble Falls*●†...Burnet | See Burnet. |
| ▲Marfa*●†.....Presidio | H. H. Kilpatrick. |
| ▲Marlin*●†.....Falls | MARTIN & EDDINS. |
| ▲Marshall*●†.....Harrison | T. P. Young. |
| ▲Mason*†.....Mason | Runge & Crawford. |
| ▲Matador*.....Motley | See Plainview. |
| McGregor*●†..McLennan | W. C. O'Bryan. |
| ▲McKinney*●†.....Collin | ABERNATHY & MANGUM. |
| ▲Memphis*●†.....Hall | C. R. Brice. |
| ▲Menardville*.....Menard | L. W. Ainsworth. |
| ▲Meridian*●†.....Bosque | Robertson & Robertson. |
| Merkel*●†.....Taylor | See Abilene. |
| Mesquite*●†.....Dallas | See Dallas. |
| Mexia*●†.....Limestone | W. E. Doyle. |
| ▲Miami*●†.....Roberts | See Canadian. |
| ▲Midland*●†.....Midland | R. H. Zane. |
| Midlothian*●†.....Ellis | J. H. Peebles. |
| Milford*●†.....Ellis | H. N. C. Davis. |
| Mineola*●†.....Wood | Cate & Bruce. |
| Mineralwells *●†P'loPinto | Albert Stevenson. |
| ▲Mobeetie*.....Wheeler | See Amarillo. |
| ▲Montague*.....Montague | G. W. ALCORN. |
| Moody*●†.....McLennan | John S. Patterson. |
| Morgan*●†.....Bosque | See Meridian. |
| Moulton*●†.....Lavaca | See Flatonia. |
| Mount Calm*●†.....Hill | See Hillsboro. |
| ▲Mt. Pleasant*●†.....Titus | S. P. Pounders. |
| ▲Mt. Vernon*●†...Franklin | R. E. Dorenport. |
| ▲Nacogdoches*●†Na'doch's | J. C. HARRIS. |
| Naples*●†.....Morris | See Daingerfield. |
| Navasota*●†.....Grimes | G. W. L. CARR. |
| New Boston*●†.....Bowie | R. M. Hubbard. |
| ▲New Braunfels*●†..Comal | F. J. MAIER. |
| ▲Newton*.....Newton | Cheatham & Syler. |
| Nocona*●†.....Montague | W. D. Hagler. |
| ▲Oakville*.....Live Oak | F. H. Church. |
| ▲Ochiltree.....Ochiltree | See Higgins. |
| ▲Odessa*●†.....Ector | See Midland. |
| Omaha*●†.....Morris | See Daingerfield. |
| ▲Orange*●†.....Orange | HOLLAND, LINK & HOLLAND |
| Overton*●†.....Rusk | See Henderson. |
| ▲Ozona*.....Crockett | S. D. Foote. |
| ▲Paducah*.....Cottle | See Quanah. |
| ▲Paintrock*.....Concho | Garland & Montgomery. |
| ▲Palestine*●†.....Anderson | B. H. GARDNER. |
| ▲Palopinto*●†.....Palo Pinto | H. E. Bradford, Jr. |
| ▲Panhandle*●†.....Carson | See Amarillo. |
| ▲Paris*●†.....Lamar | ALLEN & DOHONEY. |
| Parnell.....Roberts | See Canadian. |
| ▲Pearsall*●†.....Frio | R. W. Hudson. |
| ▲Pecos*●†.....Reeves | T. J. Hefner. |
| Pilotpoint*●†.....Denton | John Collier. |
| ▲Pittsburg*●†.....Camp | W. R. HEATH. |
| ▲Plainview*.....Hale | L. S. Kinder. |
| Plano*●†.....Collin | R. T. Shelton. |
| ▲Pleasanton*.....Atascosa | G. M. Martin. |
| Port Arthur*●†..Jefferson | John L. Austin. |
| ▲Port Lavaca*●†..Calhoun | W. Wilson. |
| ▲Quanah*●†.....Hardeman | M. M. HANKINS. |
| ▲Quitman*.....Wood | V. B. Harris. |
| ▲Rayner*.....Stonewall | See Anson. |
| ▲Refugio*.....Refugio | See Victoria. |
| ▲Richmond*●†..Fort Bend | D. R. Pearson. |
| ▲Riogrande*†.....Starr | MONROE & SEABURY. |
| ▲Robert Lee*.....Coke | W. C. Merchant. |
| ▲Roby*.....Fisher | Crane & Yantis. |
| Rockdale*●†.....Milam | N. H. Tracy. |
| Rockisland*●†...Colorado | See Weimar. |
| ▲Rockport*●†.....Aransas | E. A. Stevens. |
| ▲Rocksprings*.....Edwards | Samuel Hough. |
| ▲Rockwall*●†....Rockwall | W. B. Wade. |
| Rodgers*●†.....Bell | See Belton. |
| Rosebud*●†.....Falls | George W. Riddle. |
| Roundrock*●†..W'l'mson | R. R. Hyland. |
| Royse City*....Rockwall | See Greenville. |
| Runge*●†.....Karnes | E. G. Gillett. |
| ▲Rusk*●†.....Cherokee | ROBERT McCLURE. |
| Saint Jo*●†.....Montague | H. W. Hunt |
| ▲San Angelo*●†Tom Green | J. T. THOMSON. |
| ▲San Antonio*●†.....Bexar | CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City. |
| " ..... " | DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank. |
| ▲San Diego*●†.....Duval | FRANK FUILLE. |
| Sanger*●†.....Denton | See Denton. |
| ▲San Marcos*●†.....Hays | W. G. Barbet. |
| ▲San Saba*†.....San Saba | JOHN T. WALTERS. |
| Santa Anna*●†...Coleman | L. V. Stockard. |
| Schulenburg*●†..Fayette | See La Grange. |
| ▲Seguin*●†.....Guadalupe | J. B. Dibrell. |
| ▲Seymour*●†.....Baylor | Britain & Glasgow. |

| Town and County. | Name. |
|---|---|
| ▲Sherman*●†.....Grayson | GALLOWAY & TEMPLETON. |
| ▲Sherwood*.....Irion | See San Angelo. |
| Shiner*●†.....Lavaca | Leonard & Gray. |
| ▲Silverton*.....Briscoe | See Clarendon. |
| ▲Sinton*●†...San Patricio | See Corpus Christi. |
| Smithville*●†.....Bastrop | S. L. Staples. |
| ▲Snyder*●†.....Scurry | C. C. Johnson. |
| ▲Sonora*.....Sutton | S. G. Tayloe. |
| ▲Stanton*●†.....Martin | See Midland. |
| ▲Stephenville*●†.....Erath | Martin & George. |
| ▲Sterling City*.....Sterling | W. F. Kellis. |
| Stockdale*●†.....Wilson | G. M. Clifton. |
| Strawn*●†....Palo Pinto | See Mineral Wells. |
| ▲Sulphur Syrings*●†H'pk's | FRANK E. SCOTT. |
| ▲Sweet Water*●†....Nolan | E. P. Woodruff. |
| ▲Tascosa*●.....Oldham | See Amarillo. |
| Taylor*●†.....Williamson | FRANCIS HORACE WELCH. |
| Temple*●†.....Bell | W. O. COX. |
| Terrell*●†.....Kaufman | William H. Allen. |
| Texarkana*●†.....Bowie | HIRAM GLASS. |
| ▲Texline*●†.....Dallam | See Clayton, N. M. |
| Thornton*●†...Limestone | Lamar Smith. |
| ▲Throckmorton*.Throck'n | W. T. Andrews. |
| ▲Tilden*.....McMullen | Knykendall & Dilworth. |
| Timpson*●†.....Shelby | See Center. |
| ▲Tulia*.....Swisher | See Plainview. |
| ▲Tyler*●†.....Smith | CAIN & KNOX. |
| ▲Uvalde*●†.....Uvalde | GARNER & LOVE. |
| Van Alstyne*●†..Grayson | E. J. Humphreys. |
| Velasco*●†.....Brazoria | Lewis R. Bryan. |
| ▲Vernon*●†.....Wilbarger | Bonner & Mason. |
| ▲Victoria*●†.....Victoria | C. F. CARSNER. |
| ▲Waco*●†.....McLennan | LLEWELLYN AUBREY. Refers to First National Bank. |
| " ..... " | L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank. |
| " ..... " | J. R. DOWNS. Attorney for Provident National Bank. |
| Waller*●†.....Waller | H. Paul George. |
| ▲Wallisville*....Chambers | See Liberty. |
| ▲Waxahachie*●†.....Ellis | TEMPLETON & HARDING. |
| ▲Weatherford*●†...Parker | J. M. RICHARDS. |
| Weimar*●†.....Colorado | B. Jannon. |
| ▲Wellingt'n*Collingsworth | See Memphis. |
| West*●†.....McLennan | E. Bodell. |
| ▲Wharton*●†.....Wharton | G. P. DOUGHERTY. |
| Whitesboro*●†...Grayson | J. K. Jamison. |
| Whitewright*●†..Grayson | W. S. Vernon. |
| Whitney*●†.....Hill | W. T. Moore. |
| Whitt*.....Parker | See Weatherford. |
| ▲Wichita Falls*●†..Wichita | MONTGOMERY & HUGHES. |
| Willspoint*●†..Van Zandt | W. B. Wynne. |
| Winnsboro*●†.....Wood | Howell & Nabors. |
| ▲Woodville*●†.....Tyler | J. A. Mooney. |
| Wortham*●†...Freestone | See Mexia. |
| Wolfe City*●†.....Hunt | J. W. Hopkins. |
| Wylie*●†.....Collin | See Plano. |
| Yoakum*●†.....DeWitt | THOMAS SMOOT. |
| Yorktown*●†.....DeWitt | See Cuero. |

## UTAH.

| | |
|---|---|
| American Fork*●†..Utah | See Provo City. |
| Ashley.....Uinta | See Vernal. |
| ▲Beaver*●†.....Beaver | W. F. Knox. |
| ▲Brigham*●†.....Boxelder | R. H. JONES. |
| ▲Castledale*.....Emery | See Provo City. |
| ▲Coalville*●†.....Summit | See Park City. |
| Corinne*●†.....Boxelder | H. L. Steed. |
| Eureka*●†.....Juab | B. N. C. Stott. |
| ▲Farmington*●†.....Davis | Wilson & Willey. |
| ▲Fillmore*†.....Millard | J. A. Melville. |
| ▲Heber*.....Wasatch | A. C. HATCH. |
| ▲Junction*.....Piute | See Beaver. |
| ▲Kanab*†.....Kane | J. F. Brown. |
| Kaysville*†.....Davis | Thomas H. Phillips. |
| Lehi City*●†.....Utah | J. Evans. |
| ▲Loa*.....Wayne | See Beaver. |
| ▲Logan*●†.....Cache | P. E. KEELER. |
| ▲Manti*●†.....Sanpete | WM. D. LIVINGSTON. |
| Mercur*●†.....Tooele | See Tooele. |
| ▲Moab*.....Grand | J. N. Corbin. |
| ▲Monticello*.....San Juan | See Dolores, Colo. |
| ▲Morgan*●†.....Morgan | Samuel Francis. |
| Mt. Pleasant*●†...Sanpete | Ferdinand Ericksen. |
| ▲Nephi*●†.....Juab | F. W. Chappell. |
| ▲Ogden*●†.....Weber | N. J. HARRIS. |
| ▲Panguitch*†.....Garfield | W. P. Sargent. |
| Park City*●†.....Summit | D. C. McLAUGHLIN. |
| ▲Parowan*†.....Iron | See Panguitch. |
| Payson*●†.....Utah | J. L. Page. |
| ▲Price*●†.....Carbon | See Provo City. |
| ▲Provo City*●†.....Utah | SAMUEL A. KING. |
| ▲Randolph*.....Rich | See Logan. |
| ▲Richfield*●†.....Sevier | I. J. STEWART. |
| ¶▲Salt Lake City*●†Salt L'e | BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

| Town and County. | Name. |
|---|---|
| ¶▲Salt Lake City*•†Salt L'k (*Continued.*) | GEORGE L. NYE. Refers to Bank of Commerce. |
| " " | STEPHENS & SMITH. Refer to any bank in Salt Lake City. |
| Spanish Fork*•†.....Utah | See Provo City. |
| Springville*•†.....Utah | See Provo City. |
| ▲St. George*†.Washington | D. H. MORRIS. |
| ▲Tooele* .....Tooele | H. S. Gowans. |

## VERMONT.

| Town and County. | Name. |
|---|---|
| Alburg*•†.....Grand Isle | J. P. Ladd. |
| Arlington*•† .Bennington | O. M. Barber. |
| Bakersfield* .....Franklin | H. F. Brigham. |
| Barnet*•†.....Caledonia | C. A. Horsford. |
| Barre*•†.....Washington | RICHARD A. HOAR. |
| Barton*•† .....Orleans | T. W. Baldwin. |
| BartonLanding*•†Orleans | B. F. D. Carpenter. |
| Bellows Falls*•†Windham | Levant M. Read. |
| Belvidere*.....Lamoille | See Hyde Park. |
| ▲Bennington*•†Benningt'n | Barber & Darling. |
| Bethel*•† .....Windsor | W. B. C. Stickney. |
| Bradford*•† .....Orange | John B. Peckett, Jr. |
| Braintree* .....Orange | See Chelsea. |
| Brandon*•† .....Rutland | W. A. ATWELL. |
| Brattleboro*•† .Windham | Waterman & Hitt. |
| Bristol*† .....Addison | W. W. Rider. |
| Burke.....Caledonia | See St. Johnsbury. |
| ▲Burlington*•†.Chittenden | POWELL & POWELL |
| Cambridge*•†.... Lamoille | See Hyde Park. |
| Canaan*•†.....Essex | See Colebrook, N. H. |
| Castleton*•†.....Rutland | Bromley & Clark. |
| Cavendish*•† .... Windsor | See Ludlow. |
| Charleston.....Orleans | See Island Pond. |
| ▲Chelsea*.....Orange | Darling & Darling. |
| Chester*•† .....Windsor | George L. Fletcher. |
| Colchester*•† Chittenden | See Burlington. |
| Concord.....Essex | See St. Johnsbury. |
| Craftsberry* ..... Orleans | See Hyde Park. |
| Danville*•† .... Caledonia | See St. Johnsbury. |
| Derby* ..... Orleans | J. G. Foster. |
| Derby Line*•† .... Orleans | See Newport. |
| East Burke*... Caledonia | C. T. A. Humphrey. |
| Eden*.....Lamoille | See Hyde Park. |
| Elmore.....Lamoille | See Hyde Park. |
| EnosburgF'ls*•†Franklin | E. McFeeters. |
| Essex Jct.*•† .Chittenden | See Burlington. |
| Fairfield*•† .....Franklin | Isaac N. Chase. |
| Fair Haven*•† ....Rutland | R. C. Abell. |
| Felchville* .....Windsor | See Ludlow. |
| ▲Guildhall† .....Essex | See St. Johnsbury. |
| Hardwick*•†... Caledonia | B. E. Bullard. |
| Hartford*•† .....Windsor | Samuel E. Pingree. |
| Highgate*• .....Franklin | C. G. Austin. |
| ▲Hyde Park*•†.....Lamoille | F. H. McFARLAND. |
| Irasburg*† .....Orleans | W. D. Tyler. |
| Island Pond*•† ....Essex | George N. Dale. |
| Jamaica*•† .... Windham | See Brattleboro. |
| Jay .....Orleans | See North Troy. |
| Jericho*•† .... Chittenden | See Burlington. |
| Johnson*•† ..... Lamoille | B. A. Hunt. |
| Leicester Jct.*•†.Addison | See Middlebury. |
| Lowell* .....Orleans | See Hyde Park. |
| Ludlow*•† ..... Windsor | Sargent & Stickney. |
| Lunenburg*•† .....Essex | See St. Johnsbury. |
| Lyndon*•†.....Caledonia | J. T. Gleason. |
| Lyndonville*•†.Caledonia | E. J. Bodwell. |
| ▲Manchester*•†Benningt'n | H. K. Fowler. |
| Manchester Cen.*† Bent'n | Fowler, Son & Co. |
| ▲Middlebury*•† ...Addison | BUTTON & BUTTON. |
| Middletown Spr'gs*Rutld | See Rutland. |
| Milton*•† .....Chittendon | See Burlington. |
| ¶▲Montpelier*•† Wash'ton | DILLINGHAM, HUSE & HOWLAND. |
| " " | T. J. DEAVITT. |
| Morrisville*•† ...Lamoille | Powers & Cheney. |
| ▲Newfane*•† .....Windham | See Brattleboro. |
| ▲Newport*•†..... Orleans | JOHN YOUNG. |
| N. Bennington*•†B'ngton | Franklin Scott. |
| Northfield*•† Washington | Frank M. Plumly. |
| ▲North Hero* ..Grand Isle | See St. Albans. |
| NorthPownal*•†Ben'gton | T. E. Brownell. |
| North Troy*•†.....Orleans | O. S. Annis. |
| Norwich*•.....Windsor | J. T. Morrison. |
| Orwell* .....Addison | See Brandon. |
| Pittsford*•†.....Rutland | See Rutland. |
| Plainfield*•†.Washington | O. L. Hoyt. |
| Poultney*•† .....Rutland | Beaman & Platt. |
| Proctor*•† .....Rutland | F. C. Partridge. |
| Proctorsville*•† Windsor | S. E. Emery. |
| Randolph*•† .....Orange | J. D. Dennison. |
| Randolph Centre* Orange | See Randolph. |
| Readsboro*•† Bennington | Faxon L. Bowen. |
| Richford*•† .. ..Franklin | POWELL & POWELL. |
| Rockingham... Windham | See Bellows Falls. |
| Roxbury*•†..Washington | See Northfield. |
| Royalton*•† .....Windsor | R. C. Dennison. |
| ▲Rutland*•† .....Rutland | JOEL C. BAKER. |
| SouthRoyalton*•†Windsor | Tarbell & Whitham. |
| Springfield*•†... Windsor | A. M. Allbe. |
| ▲St. Albans*•†.... Franklin | HOGAN & ROYCE. |
| ▲St. Johnsbury*•†.Caled'ia | Wendell P. Stafford. |
| Stowe*† .....Lamoille | Geo. Wilkins. |
| Strafford*† .....Orange | See Chelsea. |
| Swanton*•† .....Franklin | D. G. Freeman. |
| Troy* .....Orleans | See North Troy. |
| Underhill*•† .Chittenden | J. J. Monahan. |
| Vergennes*•† .....Addison | Frank L. Fish. |
| Waitsfield* ..Washington | See Montpelier |
| Waterbury*•† Washingt'n | W. P. Dillingham. |
| Waterville* .....Lamoille | See Hyde Park. |
| Wells River*•†.... Orange | Smith & Sloane. |
| Westfield* .....Orleans | See North Troy. |
| West Randolph.. Orange | See Randolph. |
| White River Jc*•†Wf'ds'r | Wm. Batchelder. |
| Whittingham*† Windham | See Wilmington. |
| Wilmington*•†. Windham | O. E. Butterfield. |
| Windsor*•† ..... Windsor | J. C. Enright. |
| Winooski*•† .Chittenden | See Burlington. |
| Wolcott*•† .....Lamoille | See Hyde Park. |
| ▲Woodstock*•† ..Windsor | W. E. JOHNSON. |

## VIRGINIA.

| Town and County. | Name. |
|---|---|
| ▲Abingdon*•†. Washington | FULKERSON, PAGE & HART. |
| ▲Accomac* .....Accomac | Thomas W. Russell. |
| Alexandria*•† Alexandria | ANTHONY W. ARMSTRONG. |
| ▲Amelia*•† .....Amelia | Southall & Farrar. |
| ▲Amherst*•†.....Amherst | C. L. Scott. |
| Appomattox†Appom'tox | W. C. Franklin. |
| Arrington*•† .....Nelson | Brown & Loving. |
| Ashland*•† .....Hanover | Stonewall J. Doswell. |
| Aylett*.....King William | Wm. R. Aylett. |
| Basic City*•†.....Augusta | See Staunton. |
| Beaver Dam*•†..Hanover | S. Carter Redd. |
| ▲Bedford City*•†..Bedford | BURKE & KEMP. |
| Belmont ...Spottsylvania | Lee J. Graves. |
| Berkley*† .....Norfolk | R. A. McCoy. |
| ▲Berryville*•† .....Clarke | A. Moore, Jr. |
| Big Stone Gap*•†....Wise | Ayers & Ayers. |
| Blacksburg*†..Montgo'ry | W. Dunlap. |
| Blackstone*•†..Nottoway | W. H. Mann. |
| ▲Bland* .....Bland | F. Kegley. |
| ▲Bowling Green*.Caroline | A. B. Chandler. |
| ▲Boydton*•†.Mecklenburg | Faulkner & Thorp. |
| Brentsville*F'nce William | See Manassas. |
| Bridgewater*•† Rockl'g'm | See Harrisonburg. |
| Bristol*† .....Washington | See Bristol, Tenn. |
| Buchanan*•†.... Botetourt | H. A. Latane. |
| ▲Buckingham* Buckl'gh'm | W. M. Cabell. |
| Buenavista*•†Rockbridge | C. B. GUYER. |
| Burkeville*•† ..Nottoway | See Crewe. |
| Cape Charles*•†North'ton | John T. Daniel. |
| ▲Charles City .Charles City | D. G. Tyler. |
| ▲Charlottesville*•† .Albe'le | MICAJAH WOODS. |
| Chase City*•†Mecklenb'rg | W. H. Smith. |
| ▲Chatham*•† ..Pittsylvania | James Whitehead. |
| ▲Chesterfield*.Chesterfield | P. V. Cogbill. |
| Chincoteague Isl*Acco'ac | See Accomac. |
| ▲Christiansburg*†..Montg'y | M. H. TOMPKINS. |
| Claremont*•†..... Surry | See Surry. |
| Clarksville*† Mecklenb'g | Henry Wood, Jr. |
| Cliftonforge*•†Alleghany | George F. Anderson. |
| ▲Clintwood*..... Dickinson | COLUMBUS PHIPPS. |
| Colon'l B'ch*Westmorel'd | See Montross. |
| Comorn*....King George | J. E. Mason. |
| ▲Courtland*•†Southampt'n | Prince & McLemore. |
| ▲Covington*•†.. Alleghany | R. L. PARRISH. |
| Crewe*•†..... Nottoway | W. H. Maun. |
| ▲Culpeper*•†..... Culpeper | Rixey & Barbour. |
| ▲Cumberland*•† Cumberl'd | A. B. Armstrong. |
| Cumnor..King and Queen | Pollard & Pollard. |
| Danville*•†...Pittsylvania | JULIAN MEADE. |
| ▲Denbigh*..... Warwick | See Newport News. |
| ▲Dinwiddie..... Dinwiddie | See Petersburg. |
| Drakes Branch*•†Charl'te | See Smithville. |
| Dumfries...PrinceWilliam | See Manassas. |
| E. Radf'rd*•†Montgomery | See Christiansburg. |
| ▲Eastville*†. Northampton | O. F. Mears. |
| Edenburg*...Shenandoah | See Woodstock. |
| ▲Emporia*•† .. Greenesville | W. S. Goodwyn. |
| ▲Fairfax*†..... Fairfax | R. C. L. MONCURE. |
| ▲Farmville*•†PrinceEdw'd | WATKINS & WATKINS. |
| ▲Fincastle*..... Botetourt | E. V. Barley. |
| ▲Floyd*..... Floyd | James L. Tompkins. |
| Franklin*•†.Southampton | J. C. Parker. |
| Fredericksb'rg*•† Spotts'a | Thomas P. Wallace. |
| ▲Front Royal*•†....Warren | O'Flaherty & Fulton. |
| ▲Gate City*•†.....Scott | ROBERT R. KANE. |
| Glade Spring*•†Washin'n | A. L. Robinson. |
| ▲Gloucester*...Gloucester | W. C. L. Taliaferro. |
| ▲Goochland*.... Goochland | A. K. Leake. |
| Gordonsville*•†...Orange | Phillip Barbour. |
| Graham*•† .....Tazewell | J. W. Hicks. |
| ▲Grundy*.....Buchanan | Finney & Stinson. |
| Hague†.... Westmoreland | R. H. Beale. |
| ▲Hampton*•†Elizab'th City | S. GORDON CUMMING. |
| ▲Hanover*•†..... Hanover | G. P. Haw. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Harrisonburg*•†.Ro'gh'm | CONRAD & CONRAD. |
| Hay M'ket*•†P'nceWil'am | See Manassas. |
| ▲Heathsville*N'thumberl'd | A. S. Rice. |
| ▲Hillsville*..... Carroll | W. D. Tompkins. |
| ▲Houston*•†..... Halifax | William Leigh. |
| ▲Independence*...Grayson | J. B. Perkins. |
| ▲Isle of Wight. Isle of Wight | See Smithfield. |
| ▲Jonesville*..... Lee | L. T. HYATT. |
| Keysville*•†.... Charlotte | A. L. Van Ness. |
| ▲King and Queen* King and Queen | Pollard & Pollard. |
| ▲KingGeorge*King George | See Fredericksburg. |
| ▲King William*K'g Wil'am | H. L. Lewis. |
| ▲Lancaster*..... Lancaster | S. P. Gresham & Son. |
| ▲Lawrenceville*•†Bruns'ck | R. Turnbull. |
| ▲Lebanon*..... Russell | H. A. Routh. |
| ▲Leesburg*•†..... Loudoun | EDWIN E. GARRETT. |
| ▲Lexington*•†.Rockbridge | D. E. MOORE. |
| ▲Louisa*•†..... Louisa | R. L. Gordon, Jr. |
| ▲Lovingston*..... Nelson | S. B. Whitehead. |
| ▲Lunenburg*... Lunenburg | I. B. Bell. |
| ▲Luray*•†..... Page | Walton & Bro. |
| Lynchburg*•†.. Campbell | KIRKPATRICK & HOWARD. |
| ▲Madison*..... Madison | Hay & Jeffries. |
| Manassas*•†Prince Wil'm | Sinclair & Lion. |
| Manchester*•† Chesterfi'd | C. L. Page. |
| ▲Marion*•†..... Smyth | JAMES WHITE SHEFFEY. |
| ▲Martinsville*•†..... Henry | Halsston & Gravely. |
| ▲Mathews*..... Mathews | J. B. Donavan. |
| Middleburg*.... Loudoun | See Leesburg. |
| Millenbeck*.... Lancaster | See Lancaster. |
| ▲Monterey*..... Highland | Charles P. Jones. |
| ▲Montross*.Westmoreland | R. J. Washington. |
| Mt. Jackson*•†Shenand'ah | L. Triplett, Jr. |
| Newbern*..... Pulaski | I. H. Larew. |
| ▲New Castle*†..... Craig | P. V. Jones. |
| ▲New Kent..... New Kent | M. H. Barnes. |
| NewMarket*†Shenandoah | Bennick & Price. |
| Newport News*•†Warw'k | NELMS & WISE. |
| Norfolk*•†..... Norfolk | GARNETT & GARNETT. Refer to Norfolk National Bank. |
| ▲Nottoway*•†...Nottoway | W. H. Mann. |
| Occoquan*Prince William | See Manassas. |
| Old Point Comfort*† Elizabeth City | See Hampton. |
| Onancock*..... Accomac | T. B. Quinby. |
| ▲Orange*•†..... Orange | James W. Morton. |
| ▲Palmyra*..... Fluvanna | W. B. Pettit. |
| PamplinCity*•†Appom't'x | W. C. Franklin. |
| Parkaley*•†.... Accomac | See Onancock. |
| ▲Pearisburg*†..... Giles | Henson & Mason. |
| Pennington Gap*†.... Lee | E. W. Pennington. |
| Petersburg*•†. Dinwiddie | HAMILTON & MANN. |
| Phœbus*†.Elizabeth City | See Hampton. |
| Pocahontas*•†...Tazewell | W. W. French. |
| ▲Portsmouth*•†.... Norfolk | ALEXANDER E. WARNER. |
| ▲Powhatan*•†.... Powhatan | T. M. Miller. |
| ▲PrinceGeorge*P'nceG'rge | J. J. Cocke. |
| ▲PrincessAnne*Prin. Anne | W. J. Whitehurst. |
| ▲Pulaski City*•†... Pulaski | WYSOR & GARDNER. |
| Radford*•†. Montgomery | R. L. Gardner. |
| Richlands*•†.... Tazewell | H. C. Anderson. |
| ¶▲Richmond*•†... Henrico | JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers. |
| " ..... " | JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co. |
| " ..... " | STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank. |
| " ..... " | HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank. |
| " ..... " | HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank. |
| Roanoke*•†.....Roanoke | S. HAMILTON GRAVES. |
| ▲Rockymount*•†. Franklin | L. W. Anderson. |
| Rural Retreat*•†...Wythe | See Wytheville. |
| ▲Rustburg*•†.... Campbell | Frank Nelson. |
| ▲Salem*•†..... Roanoke | L. C. HANSBROUGH. |
| ▲Saluda*..... Middlesex | W. W. Woodward. |
| Scottsville*•†.. Albemarle | Thomas S. Martin. |
| Smithfield*. Isle of Wight | R. S. Thomas. |
| ▲Smithville*..... Charlotte | D. Q. Eggleston. |
| South Boston*•†..Halifax | Joseph Stebbins, Jr. |
| ▲Spottsylvania* Sp'ttsylv'a | A. B. Rawlings. |
| ▲Stafford*..... Stafford | C. A. Bryan. |
| ▲Stanardsville*..... Greene | J. S. Chapman. |
| ▲Staunton*•†..... Augusta | PATRICK & GORDON. |
| Strasburg*•†. Shenandoah | Stickley & Stickley. |
| ▲Stuart*•†..... Patrick | P. Boulding. |
| ▲Suffolk*•†..... Nansemond | E. E. HOLLAND. |
| Sulphur Mines..... Louisa | See Louisa. |
| ▲Surry*†..... Surry | W. B. Clarke. |
| ▲Sussex ..... Sussex | Cocke & Son. |
| ▲Tappahannock*.... Essex | Ware & Carter. |
| ▲Tazewell*•†..... Tazewell | CHAPMAN & GILLESPIE. |
| Tunstall*•†..... Newkent | R. T. Gregory. |
| Upperville*..... Fauquier | See Warrenton. |
| VirginiaBeach*•†Pr. Anne | See Norfolk. |
| ▲Warm Springs*†..... Bath | John W. Stephenson. |
| ▲Warrenton*•†...Fauquier | C. M. White. |
| ▲Warsaw*..... Richmond | W. A. Jones. |
| ▲Washington*Rapp'han'ck | J. F. Strother. |
| Waverly*•†..... Sussex | J. F. West. |
| Waynesboro*•†..Augusta | See Staunton. |
| ▲W. Appomattox*App'tox | See Lynchburg. |
| West Point*•†. K. William | Kelley & Edwards. |
| Wilburn .....Lunenburg | I. B. Bell. |
| ▲Williamsburg*•† Ja'es C'y | N. L. Henley. |
| ▲Winchester*•†. Frederick | BARTON & BOYD. |
| Wingina*•†..... Nelson | See Lovingston. |
| ▲Wise*†..... Wise | O. M. Vicars. |
| ▲Woodstock*•† Shenand'h | Walton & Walton. |
| ▲Wytheville*•†..... Wythe | WALKER & CALDWELL. |
| ▲Yorktown*..... York | See Williamsburg. |

## WASHINGTON.

| Town and County. | Name. |
|---|---|
| Aberdeen*•†.... Chehalis | Irwin & Bridges. |
| Anacortes*•†..... Skagit | H. D. Allison. |
| ▲Asotin*†..... Asotin | George W. Bailey. |
| Ballard*•†..... King | See Seattle. |
| Blaine*•†..... Whatcom | N. A. Cornish. |
| Castlerock*•†.... Cowlitz | G. W. Rowan. |
| ▲Cathlamet*. Wahkiakum | J. B. Polwarth. |
| Centralia*•†..... Lewis | J. R. BUXTON. |
| ▲Chehalis*•†..... Lewis | Millett & Harmon. |
| Chelan*..... Okanogan | See Waterville. |
| Cheney*•†..... Spokane | John I. Melville. |
| ▲Colfax*•†..... Whitman | H. W. CANFIELD. |
| Colton*•†..... Whitman | See Colfax. |
| ▲Colville*•†..... Stevens | C. A. Mantz. |
| ▲Conconully*....Okanogan | A. W. Barry. |
| ▲Coupeville*..... Island | See Port Townsend. |
| ▲Davenport*•†.... Lincoln | H. A. P. Meyers. |
| ▲Dayton*•†..... Columbia | EDMISTON & MILLER. |
| Elberton*•†.... Whitman | See Colfax. |
| ▲Ellensburg*•†.... Kittitas | KAUFFMAN & FROST. |
| Elma*•†..... Chehalis | E. L. Minard. |
| ▲Everett*•†.... Snohomish | BLACK & EDWARDS. |
| Fairhaven*•†... Whatcom | Kerr & McCord. |
| Farmington*•†. Whitman | See Colfax. |
| ▲Friday Harbor*†San Juan | J. A. Gould. |
| Garfield*•†..... Whitman | R. W. Roberts. |
| ▲Goldendale*.... Klickitat | C. H. Spalding. |
| Hamilton*•†..... Skagit | I. E. Shrauger. |
| Harrington*•†.... Lincoln | See Davenport. |
| Hoquiam*•..... Chehalis | C. W. Hodgdon. |
| Issaquah*•†..... King | See Seattle. |
| ▲Kalama*•†..... Cowlitz | S. M. Heath. |
| Keleo*•†..... Cowlitz | J. F. Van Name. |
| Kettle Falls*•.... Stevens | H. R. CROZIER. |
| Laconner*†..... Skagit | J. L. Corrigan. |
| Latah*•†..... Spokane | John L. Dirks. |
| Marysville*•†. Snohomish | See Everett. |
| ▲Montesano*•†.... Chehalis | Lewis B. Bignold. |
| ▲Mt. Vernon*•†..... Skagit | E. C. MILLION. |
| ▲New Whatcom*•†What'n | O. P. BROWN. |
| Northport*•†..... Stevens | D. H. Carey. |
| ▲North Yakima*•† Yakima | WHITSON & PARKER. |
| Oakesdale*•† ...Whitman | R. J. Neergaard. |
| ¶▲Olympia*•†.... Thurston | CAMPBELL & HILLS. |
| Orting*•†..... Pierce | See Tacoma. |
| Palouse*•†..... Whitman | A. A. Wilson. |
| ▲Pasco*..... Franklin | R. Olney. |
| ▲Pomeroy*•†..... Garfield | S. G. Cosgrove. |
| ▲Port Angeles*•†..Clallam | George C. Hatch. |
| ▲Port Orchard*.....Kitsap | J. B. Yakey. |
| ▲Port Townsend*•† Jeffe'n | W. W. FELGER. |
| Pullman*•†..... Whitman | W. H. Harvey. |
| Puyallup*•†..... Pierce | H. G. Rowland. |
| Reardan*•†..... Lincoln | See Davenport. |
| Republic*..... Stevens | W. C. Morris. |
| ▲Ritzville*•†..... Adams | W. W. ZENT. |
| Rockford*•†.... Spokane | A. K. Clark. |
| Rosalia*•†..... Whitman | See Oakesdale. |
| ▲Seattle*•†..... King | ALLEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank. |
| " ..... " | BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank. |
| " ..... " | BYERS & BYERS. References: Any bank in Seattle. |
| " ..... " | CAMPBELL & HILLS. Refer to National Bank of Commerce. |
| " ..... " | JOHN G. GRAY. References: Seattle, Dexter, Horton & Co., Bankers; New York, Kountze Bros. |
| " ..... " | W. D. LAMBUTH. Reference: Any Seattle bank. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Seattle*† ..... King (*Continued.*) | PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank. |
| Sedro*†.....Skagit | J. Henry Smith. |
| ▲Shelton*.....Mason | S. P. Richardson. |
| ▲Skamokawa* Wahkiakum | F. M. SWEET. |
| Snohomish*† Snohomish | J. W. Miller. |
| ▲South Bend*†.....Pacific | HEWEN & STRATTON. |
| ▲Spokane*†..... Spokane | BELDEN & BELDEN. Refer to R. G. Dun & Co., Exchange National Bank. |
| " ..... " | CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass. |
| " ..... " | H. L. KENNAN. Ex-Probate Judge. References if desired. |
| " ..... " | MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank. |
| ▲Stevenson*..... Skamania | C. F. Moore. |
| ▲Tacoma*†.....Pierce | F. S. BLATTNER. Refers to any bank in Tacoma. |
| " ..... " | WM. H. PRATT. Attorney for Scandinavian-American Bank. |
| " ..... " | REMINGTON & REYNOLDS. Refer to any bank in Tacoma. |
| Tekoa*†.....Whitman | George N. Smith. |
| Uniontown*†.. Whitman | See Lewiston, Idaho. |
| ▲Vancouver*†.....Clarke | W. B. DANIELS. |
| Waitsburg*† Walla Walla | See Walla Walla. |
| ▲Walla Walla*† W'la W'la | LESTER S. WILSON. |
| ▲Waterville*..... Douglas | W. A. Reneau. |
| Wenatchee*†.... Kittitas | Kirk & Whited. |
| Wilbur*†.....Lincoln | Myers & Warren. |

## WEST VIRGINIA.

| Town and County. | Name. |
|---|---|
| ▲Addison*.....Webster | H. C. THURMOND. |
| Alderson*†..... Monroe | See Union. |
| Amos*..... Marion | See Mannington. |
| Barboursville*†... Cabell | Peyton & Donahue. |
| ▲Beckley*.....Raleigh | John W. McCreery. |
| Belington*..... Barbour | See Philippi. |
| Benwood*†..... Marshall | See Wheeling. |
| ▲Berkeley Sp'gs*† Morgan | J. HAMMOND SILER. |
| ▲Beverly*♦.....Randolph | E. D. Talbott. |
| Bluefield*†..... Mercer | HERBERT B. HAWES. |
| Bramwell*†..... Mercer | E. C. MARSHALL. |
| ▲Buckhannon*†...Upshur | F. C. PIFER. |
| Cairo*†.....Ritchie | J. Newman. |
| Cameron*†..... Marshall | J. W. Yoho. |
| Ceredo*†.....Wayne | See Huntington. |
| ¶▲Charleston*†. Kanawha | BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank. |
| " ..... " | MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank. |
| ▲Charlestown*†. Jefferson | JOSEPH TRAPNELL. |
| ▲Clarksburg*†... Harrison | DAVIS & DAVIS. |
| ▲Clay*..... Clay | Henry B. Davenport. |
| Davis*†..... Tucker | C. O. Strieby. |
| ▲Elizabeth*♦..... Wirt | Beard & Copin. |
| Elkhorn*†.....McDowell | See Welch. |
| Elkins*†..... Randolph | C. W. Daily. |
| ▲Fairmont*†..... Marion | E. F. HARTLEY. |
| ▲Fayetteville*..... Fayette | C. W. Dillon. |
| ▲Franklin*..... Pendleton | D. G. McClung. |
| ▲Glenville*..... Gilmer | Linn, Withers & Bonner. |
| Gormania*♦..... Grant | See Petersburg. |
| ▲Grafton*†..... Taylor | WILL R. D. DENT. |
| ▲Grantsville*..... Calhoun | S. P. Bell. |
| Guyandotte*♦..... Cabell | See Huntington. |
| ▲Hamlin*..... Lincoln | D. E. Wilkinson. |
| Harper's Ferry*† Jeff'son | F. W. Brown. |
| ▲Harrisville*..... Ritchie | J. W. Fidler. |
| Hendricks*†..... Tucker | See Parsons. |
| ▲Hinton*†..... Summers | MILLER & READ. |
| Huntersville*. Pocahontas | H. S. Rucker. |
| ▲Huntington*†..... Cabell | HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank. |
| " ..... " | SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank. |
| Jackson .....Jackson | See Ripley. |
| Kenova*†..... Wayne | H. C. Duncan, Jr. |
| ▲Keyser*†..... Mineral | W. C. CLAYTON. |
| Keystone*†... McDowell | See Bluefield. |
| ▲Kingwood*.....Preston | P. J. Crogan. |
| ▲Lewisburg*† . Greenbrier | H. L. VAN SICKLES. |
| ▲Logan*..... Logan | J. B. Wilkinson. |
| ▲Madison*.....Boone | F. C. Leftwich. |
| Mannington*†....Marion | C. A. Snodgrass. |
| ▲Marlinton*...Pocahontas | L. M. McCLINTIC. |
| ▲Martinsburg*† .Berkeley | FLICK, WESTENHAVER & BAKER. |
| ▲Middlebourne*.....Tyler | Boreman & Carter. |
| Montgomery*†.. Fayette | B. W. MOORE. |
| ▲Moorefield*..... Hardy | Benjamin Dailey. |
| ▲Morgant'n*†.Monongalia | COX & BAKER. |
| ▲Moundsville*†.. Marshall | Meighen & Oldham. |
| ▲New Cumberland*† Han'k | J. R. Donehoo. |
| ▲New Martinsville*† W'tz'l | Hall & Hall. |
| ▲Oceana*..... Wyoming | Edward Sarver. |
| ▲Parkersburg*† .... Wood | MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks. |
| ▲Parsons*♦..... Tucker | W. B. Maxwell. |
| Pennsboro*†..... Ritchie | M. K. Duty. |
| ▲Petersburg*..... Grant | Reynolds & Forman. |
| ▲Philippi*†..... Barbour | Dayton & Dayton. |
| Piedmont*† ..... Mineral | C. F. MOORE. |
| ▲Point Pleasant*†..Mason | J. S. Spencer. |
| ▲Princeton*..... Mercer | Johnston & Hale. |
| Pruntytown*..... Taylor | See Grafton. |
| Ravenswood*†..Jackson | N. C. Prickett. |
| ▲Ripley*♦.....Jackson | J. A. WOODDELL. |
| ▲Romney*♦.....Hampshire | CORNWELL BROS. |
| Ronceverte*† Greenbrier | Price & McWhorton. |
| Salem*† .....Harrison | See Clarksburg. |
| Shepherdstown*† Jef'n | G. M. Beltzhoover. |
| Shinnston*†....Harrison | George F. Randall. |
| Sistersville*†..... Tyler | J. H. McCoy. |
| Smithfield†..... Wetzel | O. P. McIntyre. |
| ▲Spencer*♦..... Roane | WALTER PENDLETON. |
| St. Albans*† ... Kanawha | J. B. Whittington. |
| St. George*..... Tucker | See Parsons. |
| ▲St. Marys*†.... Pleasants | A. M. Campbell. |
| ▲Summersville*.. Nicholas | T. B. Horan. |
| ▲Sutton*†..... Braxton | Dulin & Hall. |
| Terra Alta*† .... Preston | O. C. Crane. |
| Thomas*†..... Tucker | See Parsons. |
| ▲Union*.....Monroe | LOGAN & PATTON. |
| ▲Wayne*†..... Wayne | Chapman Adkins. |
| Webster*♦..... Taylor | W. M. Werkman. |
| ▲Welch*†.....McDowell | Rucker, Keller & Hamill. |
| ▲Wellsburg*†..... Brooke | JOHN C. PALMER, SR. |
| ▲Weston*†..... Lewis | Lewis Bennett. |
| ▲West Union*† Doddridge | J. V. Blair. |
| ▲Wheeling*†..... Ohio | ATKINSON & FLICK. Refer to any bank in Wheeling. |
| " ..... " | S. G. SMITH. Refers to National Exchange Bank. |
| ▲Williamson*† .....Mingo | Sheppard & Goodykoontz. |
| ▲Winfield*.....Putnam | A. S. Alexander. |

## WISCONSIN.

| Town and County. | Name. |
|---|---|
| Ahnapee*.....Kewaunee | See Algoma. |
| Albany*† ..... Green | V. S. Kidd. |
| Algoma*†..... Kewaunee | M. T. Parker. |
| ▲Alma*†..... Buffalo | Robert Lees. |
| Amery*† ..... Polk | W. T. Kennedy. |
| Amherst*† ..... Portage | A. J. Smith. |
| ▲Antigo*† ..... Langlade | FINUCANE & CONWAY. |
| ▲Appleton*†...Outagamie | E. G. JONES. |
| Arcadia*† ..Trempealeau | RICHMOND & RICHMOND. |
| Arena*†..... Iowa | W. M. Abbott. |
| Argyle*†..... Lafayette | See Darlington. |
| ▲Ashland*†..... Ashland | F. J. COLIGNON. |
| Augusta*†.... Eau Claire | E. M. Bradford. |
| Baldwin*†..... St. Croix | Henry Anderson. |
| Bangor*†..... LaCrosse | See LaCrosse. |
| ▲Baraboo*†..... Sauk | F. R. BENTLEY. |
| Barneveld*†..... Iowa | Jerome J. Jones. |
| ▲Barron*†..... Barron | Coe Bros. |
| Bayfield*†..... Bayfield | W. W. Downs. |
| Beaverdam*†..... Dodge | M. H. UMBREIT. |
| Belmont*† .... Lafayette | See Benton. |
| Beloit*†..... Rock | F. CLEARY. |
| Benton*†..... Lafayette | See Darlington. |
| Berlin*†..... Green Lake | PERRY NISKERN. |
| Black Earth*†..... Dane | See Madison. |
| ▲Black Riv. Falls*† Jack'n | G. M. PERRY. |
| Blair*†..... Trempealeau | See Arcadia. |
| Blanchardville*† LaFay'e | Morrison & Chandler. |
| Bloomer*†..... Chippewa | Henry Lebris, Jr. |
| Bloomington*..... Grant | P. Bartley. |
| Boscobel*†..... Grant | WILLIAM E. HOWE. |
| Brandon*†..Fond du Lac | David Whitton. |
| Brillion*†..... Calumet | S. H. Barnard. |
| Brodhead*†..... Green | Burr Sprague. |
| Burlington*†..... Racine | E. E. MILLS. |
| Butternut*†..... Ashland | Foster & Mars. |
| Cadott*†..... Chippewa | F. E. Watson. |
| Cambria*†..... Columbia | See Portage. |
| Cambridge*..... Dane | See Madison. |
| Cashton*†..... Monroe | See Viroqua. |
| Cassville*†..... Grant | D. W. Clark. |
| Cedarburg*†.... Ozaukee | J. F. Trottman. |
| Centralia*†..... Wood | H. WIPPERMAN. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ♦ Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| ▲Chilton*•† .....Calumet | J. E. McMullen. |
| ▲Chippewa Falls*•† Chip'wa | D. BUCHANAN, JR. |
| Clinton*•† .....Rock | See Beloit. |
| Clintonville*•† ..Waupaca | F. M. Guernsey. |
| Colfax*•† .....Dunn | See Menomonie. |
| Columbus*•† ...Columbia | W. C. Leitsch. |
| ▲Crandon* .....Forest | Samuel Shaw. |
| Cuba*•† .....Grant | S. E. Smalley. |
| Cumberland*•† ....Barron | H. S. Comstock. |
| Darlen*•† .....Walworth | See Elkhorn. |
| ▲Darlington*•† ..Lafayette | ORTON & OSBORN. |
| ▲Dartford *...Green Lake | J. C. McConnell. |
| Deerfield*•† .....Dane | See Madison. |
| Delavan*•† .....Walworth | D. B. Barnes. |
| Depere*•† .....Brown | JOHN SMITH. |
| ▲Dodgeville*•† ..... Iowa | J. P. Smelker. |
| Dorchester*•† ..... .Clark | See Marshfield. |
| ▲Durand*•† .....Pepin | W. E. Plummer. |
| ▲Eagle River*•† .....Vilas | Colman & Colman. |
| East Troy*.....Walworth | See Elkhorn. |
| ▲Eau Claire*•† ..Eau Claire | A. H. SHOEMAKER. |
| Edgerton*•† .....Rock | J. P. Towne. |
| Edmund*•† ..... Iowa | See Dodgeville. |
| ▲Elkhorn*•† .....Walworth | JAY F. LYON. |
| ▲Ellsworth*•† .....Pierce | A. Combacker. |
| Elroy*•† .....Juneau | A. H. Smith. |
| Evansville*•† ..... Rock | F. L. Jaynes. |
| Fennimore*•† ..... Grant | W. E. Lathrop. |
| ▲Florence*•† .....Florence | Max Sells. |
| ▲Fond duLac*•† Fond duL'c | GIFFIN & SUTHERLAND. |
| Ft. Atkinson*•† Jefferson | E. A. WIGDALE. |
| Ft. Howard*•† .....Brown | Sheridan & Evans. |
| Fountain City*•† ..Buffalo | Martin Fugina. |
| Foxlake*•† ..... Dodge | F. Hamilton & Son. |
| ▲Friendship* .....Adams | J. B. Keyes |
| Galesville*•† Trempealeau | See Arcadia. |
| Glenwood*•† ....St. Croix | See New Richmond. |
| Gildden*•† .....Ashland | See Ashland. |
| ▲Grand Rapids*•† ....Wood | H. WIPPERMAN. |
| ▲Grantsburg*•† .....Burnett | S. F. Grover. |
| ▲Green Bay*•† .....Brown | NEVILLE & HUTCHINSON. |
| Greenwood*• .....Clark | See Marshfield. |
| Hammond*•† ....St. Croix | See Baldwin. |
| Hancock*•† ....Waushara | See Plainfield. |
| Hartford*•† ..Washington | H. K. Butterfield. |
| Hartland*•† ....Waukesha | H. W. Goodwin. |
| ▲Hayward*•† .....Sawyer | J. F. Riordon. |
| Hillsboro* .....Vernon | Smith & Webster. |
| Horicon*•† .....Dodge | J. E. Sawyer. |
| Hortonville*•† Outagamie | See New London. |
| ▲Hudson*•† .....St. Croix | BAKER & HAVEN. |
| ▲Hurley*•† .....Iron | A. L. Ruggles. |
| Independence*•† Tr'mp'l'u | See Arcadia. |
| Iola*• .....Waupaca | H. J. Siverson. |
| Iron River*•† ....Bayfield | T. B. Walsh. |
| ▲Janesville*•† .....Rock | FETHERS, JEFFRIS & MOUAT |
| ▲Jefferson*•† .... Jefferson | R. B. KIRKLAND. |
| Johnson Creek*•† .Jeff's'n | See Watertown. |
| ▲Juneau*•† .....Dodge | George W. Sloan. |
| Kaukauna*•† ..Outagamie | John Bruemmer. |
| ▲Kenosha*•† .....Kenosha | GERALD R. McDOWELL. |
| ▲Kewaunee*•† ..Kewaunee | JOHN WATTAWA. |
| Kiel*•† .....Manitowoc | See Chilton. |
| Kilbourn*•† ....Columbia | Thomas B. Coon. |
| ▲La Crosse*•† ....La Crosse | FRUIT & GORDON. |
| Lafarge*• .....Vernon | See Viroqua. |
| Lake Geneva*•† Walworth | CHARLES S. FRENCH. |
| Lakemills*•† ....Jefferson | Wm. H. Tasker. |
| Lake Nebagamon*†Dg'las | See Superior. |
| ▲Lancaster*•† .....Grant | H. BUCKNER. |
| Linden* .....Iowa | See Dodgeville. |
| Lodi*•† .....Columbia | S. H. Watson. |
| Loyal*• .....Clark | D. V. Richardson. |
| ¶▲Madison*•† .....Dane | OLIN & BUTLER. |
| Malden Rock*•† ....Pierce | A. Cook. |
| Manawa*•† .....Waupaca | C. D. McFarland. |
| ▲Manitowoc*•† .Manitowoc | SEDGWICK, SEDGWICK & SCHMIDT. |
| ▲Marinette*•† ...Marinette | J. B. FAIRCHILD. |
| Marion*•† .....Waupaca | J. H. SPENGLER. |
| Markesan*•† .Green Lake | G. T. Thorne. |
| Marshfield*•† ..... Wood | W. A. & E. C. PORS. |
| ▲Mauston*•† .....Juneau | H. W. Barney. |
| Mayville*•† .....Dodge | Lamoreux & Husting. |
| Mazomanie*•† .....Dane | See Madison. |
| ▲Medford*•† .....Taylor | Clinton Textor. |
| Melrose* .....Jackson | J. M. Hutchins. |
| Menasha*•† ...Winnebago | J. C. KEEWIN. |
| ▲Menomonie*•† .....Dunn | C. E. FREEMAN. |
| ▲Merrill*•† .....Lincoln | CURTIS & REID. |
| Merrillan*•† .....Jackson | Homer C. Clark. |
| Milton*•† ..... Rock | E. P. Clarke. |
| Milton Junction*•† .Rock | Will H. Gates. |
| ▲Milwaukee*•† .Milwaukee | FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee. |
| ▲Milwaukee*•†Milwaukee (*Continued.*) | HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago. |
| " ..... " | MILLER, NOYES, MILLER & WAHL, 102 Wisconsin St. Attorneys for First National Bank, Milwaukee National Bank, American Express Co., Milwaukee Trust Co., and Jos. Schlitz Brewing Co. |
| " ..... " | NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y. |
| " ..... " | SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank. |
| " ..... " | WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co. |
| Mineralpoint*•† .....Iowa | SPENSLEY & McILHON. |
| Minocqua*•† .....Vilas | See Rhinelander. |
| Mondovi*•† .....Buffalo | L. G. Gilman. |
| ▲Monroe*•† .....Green | THOMAS LUCHSINGER. |
| ▲Montello*•† ....Marquette | John Barry. |
| Montfort*•† .....Grant | See Lancaster. |
| Monticello*•† .....Green | See Brodhead. |
| Mount Horeb*•† ....Dane | See Madison. |
| Mukwonago*•†Waukesha | Ferd. R. Smith. |
| Muscoda*•† .....Grant | J. M. Cubela. |
| Necedah*•† .....Juneau | Charles E. Babcock. |
| Neenah*•† .... Winnebago | J. C. KERWIN. |
| ▲Nellisville*•† ..... Clark | CHARLES F. GROW. |
| New Glarus*•† .....Green | T. J. Hefty. |
| New Lisbon*•† .....Juneau | J. J. Hughes. |
| New London*•†.Waupaca | F. C. Weed. |
| New Richmond*•†St.Cr'ix | Hawkins & Hughes. |
| No. La Crosse*†La Crosse | See La Crosse. |
| Oakfield*•† ..Fond du Lac | See Fond du Lac. |
| Oconomowoc*•† Wauk'ha | O. F. Jones. |
| ▲Oconto*•† .....Oconto | W. H. Webster. |
| Omro*•† ..... Winnebago | Bert. Coffman. |
| ▲Osceola*•† ..... Polk | Charles H. Oakey. |
| ▲Oshkosh*•† .. Winnebago | DAVIDSON & WILDE. |
| Osseo*•† ....Trempealeau | See Augusta. |
| Palmyra*•† .....Jefferson | J. H. Piper. |
| Patchgrove*.....Grant | Frank Kolb. |
| ▲Phillips*•† .....Price | M. BARRY. |
| Plainfield*•† ... Waushara | Angels & Corrigan. |
| Platteville*•† .....Grant | J. W. Murphy. |
| Plymouth*•† ..Sheboygan | M. C. MEAD. |
| ▲Portage*•† .....Columbia | E. S. BAKER. |
| ▲PortWashington*•†Ozauk | W. M. Foster. |
| Poynette*•† .... Columbia | See Portage. |
| ▲PrairieduChein*•†Crawf'd | Thomas E. Fuller. |
| Prairie du Sac*•† .....Sauk | J. S. Tripp. |
| Prescott*•† .....Pierce | J. S. White. |
| Princeton*•†. Green Lake | F. E. Clark. |
| ▲Racine*•† ..... Racine | PALMER & GITTINGS. |
| Randolph*•† .....Dodge | R. D. Calkins. |
| Readstown*• .....Vernon | See Viroqua. |
| Reedsburg*•† .....Sauk | G. Stevens. |
| Reeseville*•† .....Dodge | Edward J. Devney. |
| Rewey*•† ..... Iowa | See Mineral Point. |
| ▲Rhinelander*•† ... Oneida | PAUL BROWNE. |
| Rice Lake*•† ..... Barron | C. A. STARK. |
| ▲RichlandCenter*•†Richl'd | W. S. McCORKLE. |
| Ripon*•† .... Fond du Lac | L. E. REED. |
| River Falls*•† ..... Pierce | F. M. White. |
| Sauk City*•† .....Sauk | I. B. Quimby. |
| Seymour*•† ..Outagamie | F. M. Wilcox. |
| Sharon*•† .....Walworth | See Elkhorn. |
| ▲Shawano*•† ..... Shawano | M. J. Wallrich. |
| ▲Sheboygan*•†.Sheboygan | EDWARD VOIGT. |
| SheboyganFalls*•† Sh'gan | See Sheboygan. |
| ▲Shell Lake*•† ..Washburn | L. H. Mead. |
| Shullsburg*•† .. Lafayette | J. B. Simpson. |
| SoldiersGrove*•Crawford | Thomas & Peterson. |
| South Milwaukee*•† Mil'e | J. G. Davies. |
| ▲Sparta*•† ..... Monroe | MORROW & MASTERS. |
| Springgreen*•† .....Sauk | T. W. King. |
| Springvalley*•† ....Pierce | See Ellsworth. |
| Stanley*•† .....Chippewa | C. B. Culbertson. |
| St. Croix Falls*•† ....Polk | M. P. Jerdee. |
| ▲Stevens Point*•† .Portage | ATWOOD & GROELLE. |
| Stoughton*•† .....Dane | J. M. Clancey. |
| ▲Sturgeon Bay*•† .... Door | R. P. CODY. |
| Sun Prairie*•† ..... Dane | Thomas C. Hayden. |
| ▲Superior*•† .....Douglas | George B. Hudnall |
| Thorp*•† .....Clark | George B. Parkhill. |
| Tomah*•† .....Monroe | W. B. Naylor, Jr. |
| Tomahawk*•† .....Lincoln | A. H. Woodworth. |
| Two Rivers*•† Manitowoc | See Manitowoc. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Unionogrove*•† ....Racine | Waller & Gittings. |
| Viola*•.....Richland | See Richland Center. |
| ▲Viroqua*•†.....Vernon | SMITH & GRIFFIN. |
| ▲Washburn*•†.....Bayfield | E. C. ALVORD. |
| Waterloo*•†.... Jefferson | J. D. Ryder. |
| Watertown*•† .. Jefferson | WM. H. WOODARD. |
| ▲Waukesha*•†..Waukesha | V. H. TICHENOR. |
| ▲Waupaca*•†.... Waupaca | IRVING P. LORD. |
| Waupun*•†..Fond du Lac | C. E. Hooker. |
| ▲Wausau*•†..... Marathon | BUMP, KREUTZER & ROSENBERRY. |
| ▲Wautoma*..... Waushara | Angels & Corrigan. |
| ▲Westbend*•†.. Wash'gton | BARNEY & KUECHENMEISTER. |
| Westby*•† .....Vernon | See Viroqua. |
| Westfield*•†...Marquette | See Portage. |
| West Salem*•†.La Crosse | See La Crosse. |
| West Superior*•† Douglas | DICKINSON, KENNEDY & GRAHAM. References: Any bank or business house in Superior. |
| " ..... " | GEORGE P. KNOWLES. Refers to any bank in West Superior. |
| " ..... " | ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank. |
| Weyauwega*•†..Waupaca | A. S. Hutchinson. |
| ▲Whitehall*•† Tr'mpealeau | See Arcadia. |
| Whitewater*•†.Walworth | JAMES G. KESTOL. |
| Wilton*•†.....Monroe | See Sparta. |
| Winneconne*•† Win'bago | J. D. Rush. |
| Wittenberg*•†.. Shawano | Goodrick & Goodrick. |
| Wonewoc*•†.....Juneau | A. Carter. |

## WYOMING.

| | |
|---|---|
| ▲Basin.....Bighorn | W. S. Collins. |
| ▲Buffalo*•†.....Johnson | PARMELEE & HILL. |
| Carbon*•† ..... Carbon | See Rawlins. |
| ▲Casper*•†..... Natrona | E. D. Norton. |
| ¶▲Cheyenne*•†... Laramie | JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks. |
| " ..... " | E. W. MANN. In general practice. Collections promptly attended to. |
| ▲Douglas*•†.....Converse | Charles F. Maurer. |
| ▲Evanston*•†.....Uintah | HAMM & ARNOLD. |
| ▲Green River*•† Sw'twater | See Rock Springs. |
| ▲Lander*•†..... Fremont | James S. Vidal. |
| ▲Laramie*•†..... Albany | JOHN H. SYMONS. |
| Lusk*•†..... Converse | D. E. Goddard. |
| ▲Newcastle*•†.... Weston | David A. Fakler. |
| ▲Rawlins*•†..... Carbon | CHATTERTON & FISHBACK. |
| Rock Springs*•† Sw'tw't'r | D. A. Revvill. |
| Saratoga*•†.....Carbon | J. J. Brown. |
| ▲Sheridan*•†.....Sheridan | E. E. LONABAUGH. |
| ▲Sundance*.....Crook | H. A. Alden. |
| Thermopolis*....Fremont | See Lander. |
| Wheatland*•†... Laramie | See Cheyenne. |

## BRITISH COLUMBIA.

| | |
|---|---|
| Ainsworth*•† ..Kootenay | See Nelson. |
| Ashcroft.....Yale | Dennis Murphy. |
| Atlin..... | J. Gordon Hunter. |
| Balfour†.....Kootenay | See Nelson. |
| Bennett.....Vancouver | See Vancouver. |
| Chilliwack*... Chilliwack | See New Westminster. |
| Cranbrook*†...Kootenay | Ross & Herchimer. |
| Fernie*.....Kootenay | See Nelson. |
| Ft. Steele*†.....Kootenay | J. A. Harvey. |
| Golden*•† Yale & Caraboo | See Revelstoke. |
| Grand Forks*..... Yale | H. C. HANNINGTON. |
| Greenwood*..... Yale | I. H. Hallett. |
| Kamloops*•†..... Yale | W. H. Whittaker. |
| Kaslo*•† .....Kootenay | McAnn & Mackay. |
| Nakusp*•† ..... Kootenay | See Nelson. |
| Nanaimo*•†.....Nanaimo | BARKER & POTTS. |
| Nelson*•†.....Kootenay | R. W. HANNINGTON. |
| New Denver*•† Kootenay | R. B. Kerr. |
| New Westminster*•† New Westminster | G. E. CORBOULD. |
| Pilot Bay*..... Kootenay | See Nelson. |
| Revelstoke*•† . Kootenay | G. L. McCarter. |
| Robsone†.....Kootenay | See Nelson. |
| Rossland*•†.... Kootenay | DALY & HAMILTON. |
| Salmon..... Kootenay | See Nelson. |
| Sandon*•† .....Kootenay | Frank L. Christie. |
| Slocan .....Kootenay | F. S. Andrews. |
| Trail*•†.....Kootenay | See Nelson. |
| Vancouver*•† New Westminster | RUSSELL & RUSSELL. Solicitors for Bank of British North America. |
| " ..... " | WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government. |
| Vernon*•†.....Yale | FRED BILLINGS. |
| Victoria*•†.....Victoria | McPHILLIPS, WOOTTON & BARNARD. |
| Ymir*•†..... Kootenay | John F. Burne. |

## MANITOBA.

| | |
|---|---|
| Altona*•†..... Lisgar | See Winnipeg. |
| Birtle*•† ..... Marquette | Mickle & Tingley. |
| Boissevain*•† Turtle Mt'n | Norman P. Buckingham. |
| Brandon*•†..... Brandon | COLDWELL & COLEMAN. |
| Carberry*•†..... Norfolk | G. Barrett. |
| Carman*•† ..... Lisgar | F. A. Brown. |
| Cartwright*•† ..... Lisgar | See Pilot Mound. |
| Crystal City*•†.... Lisgar | See Winnipeg. |
| Cypress River*•† Macd'ld | C. E. Bastin. |
| Dauphin*•†.... Marquette | A. E. Wilkes. |
| Deloraine*•†. Turtle Mt n | J. A. Mather. |
| Emerson*•† ..Provencher | D. Forrester. |
| Gladstone*•† ..Macdonald | D. Smith. |
| Glenboro*•†.. Macdonald | F. H. Mitchell. |
| Gretna*•† .....Lisgar | Harvey T. Maulson. |
| Hamiota•† .... Marquette | M. B. Jackson. |
| Hartney*•† .....Selkirk | G. St. J. Hallen. |
| Holland*•† ....Macdonald | H. L. Riscon. |
| Killarney*•† .....Lisgar | A. G. Hay. |
| Manitou*•† ..... Dufferin | W. F. Ellis. |
| McGregor*•†..... Norfolk | See Carberry. |
| Melita*•† .....Brandon | J. L. Crerar. |
| Miami*•† .....Lisgar | F. A. Brown. |
| Minnedosa*•†..Marquette | R. Hill Myers. |
| Morden*•† .....Lisgar | H. L. Lemon. |
| Morris*•† ....Provencher | See Emerson. |
| Neepawa*•†...Macdonald | Howden & Howden. |
| Oak Lake*•†..... Brandon | See Brandon. |
| Pilot Mound*•†.Macd'n'ld | W. A. Donald. |
| Plum Coulee*•†....Lisgar | See Winnipeg. |
| Portage la Prairie*•† Macdonald | D. A. Macdonald. |
| Rapid City*•† .Marquette | R. A. Nelles. |
| Russell*•† .....Marquette | See Rapid City. |
| Selkirk*•† .....Selkirk | John O'Reilly. |
| Shoal Lake*•†.Marquette | James MacDonald. |
| Souris*•†.....Brandon | J. A. Taylor. |
| Stonewall*•† .....Selkirk | See Winnipeg. |
| St. Pierre .....Carillon | See Winnipeg. |
| Treherne*•† ..... Norfolk | See Winnipeg. |
| Virden*•†.....Brandon | Goulter & Singer. |
| Wawanesa*•†.....Brandon | J. H. Ingram. |
| Winkler.....Lisgar | See Winnipeg. |
| Winnipeg*•† ...Winnipeg | TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada. |

## MIQUELON.

| | |
|---|---|
| St. Pierre..... | Send to Bank. |

## NEW BRUNSWICK.

| | |
|---|---|
| Bathurst*•† ....Gloucester | Gilbert & Gilbert. |
| Campbellton*•†..Rest'che | Murray & McLatchy. |
| Chatham*•† .Northumb'd | Warren C. Winslow. |
| Dorchester*•† Westmor'd | M. G. Teed. |
| Edmundston*•†..Victoria | John M. Stevens. |
| Fredericton*•†.....York | ARTHUR R. SLIPP. |
| Grand Falls*•†.. Victoria | See Edmundston. |
| Hartland*•†.....Carleton | See Woodstock. |
| Hillsboro*•† .....Albert | See Moncton. |
| Kingston*•† .....Kent | See St. John. |
| Moncton*•† .Westmorel'd | CHANDLER & ROBINSON. |
| New Castle*•† .N'thuml'd | E. P. WILLISTON. |
| Sackville*•†. Westmorel'd | POWELL, BENNETT & HARRISON. |
| Shediac*•† Westmoreland | W. A. Russell. |
| St. Andrews*•† .Charlotte | F. H. Grimmer. |
| St. John*•†.....St. John | ALEXANDER P. BARNHILL. |
| St. Stephen*•†..Charlotte | J. G. Stevens, Jr. |
| Sussex*•† .....Kings | White, Allison & King. |
| Woodstock*•†...Carleton | D. McLEOD VINCE. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

## NEWFOUNDLAND.

| Town and County. | Name. |
|---|---|
| Harbor Grace | See St. Johns. |
| St. Johns | CHARLES H. HUTCHINGS. |

## NORTHWEST TERRITORIES.

| Town and County. | Name. |
|---|---|
| Battleford*† ....Sas'k'h'n | See Prince Albert. |
| Calgary*▲† .....Alberta | J. A. BANGS. |
| Dawson City .....Alberta | C. N. Woodworth. |
| Edmonton*▲†AlbertaDist. | BECK & EMERY. |
| Ft.Qu'Appelle† Assinib'ia | See Regina. |
| Grenfell*▲† ....Assiniboia | W. Peel. |
| Indian Head*▲† Assiniboia | T. W. Jackson. |
| Lethbridge*▲†....Alberta | C. I. P. Conybeare. |
| McLeod*▲† ..... Alberta | Haultain & Mackenzie. |
| Medicine Hat*▲†Assinib'a | C. R. Mitchell. |
| Moose Jaw*▲† .Assiniboia | William Grayson. |
| Moosomin*▲† ..Assiniboia | White, Elwood & Gwillen. |
| Pincher Creek*▲† Alberta | See McLeod. |
| Prince Albert*▲†... Sas'h'n | James McKay. |
| Qu Appelle*...Assiniboia | A. D. Dickson. |
| Qu Appelle Stn*▲†Assin'ia | A. D. Dickson. |
| Regina*▲† .....Assiniboia | HAMILTON & JONES. |
| So.Edmonton*● ..Alberta | A. C. Rutherford. |
| Wapella*▲† ....Assiniboia | See Regina. |
| Whitewood*▲† Assiniboia | See Regina. |
| Wolseley*▲† ...Assiniboia | Levi Thomson. |
| Yorkton*▲†....Assiniboia | WM. R. PARSONS. |

## NOVA SCOTIA.

| Town and County. | Name. |
|---|---|
| Acadia Mines*▲†.Colch'ter | See Truro. |
| Amherst*▲†..Cumberland | TOWNSEND & ROGERS. |
| Annapolis*▲† ..Annapolis | Fred W. Harris. |
| Antigonish*▲† Antigonish | C. F. McIsaac. |
| Barrington*▲†.. Shelburne | See Shelburne. |
| BarringtonPassage,Shelb. | See Shelburne. |
| Bear River*▲†..... Digby | Jones & Nichols. |
| Berwick*▲†.....Kings | See Kentville. |
| Bridgetown*▲†.Annapolis | O. T. Daniels. |
| Bridgewater*▲†.Lunenb'g | H. T. Ross. |
| Canning*▲† .....Kings | See Kentville. |
| Canso*▲†.....Guysboro | See Guysborough. |
| Clarke's Harbor*Shelb'ne | See Shelburne. |
| Dartmouth*▲†.... Halifax | See Halifax. |
| Digby*▲†.....Digby | T. C. Shreve. |
| Glace Bay†..Cape Breton | Chisholm & Crowe. |
| Guysborough*▲†..Guys'ro' | Joseph A. Fulton. |
| Halifax*▲† .....Halifax | ALFRED WHITMAN. |
| " ..... " | BORDEN, RITCHIE & CHISHOLM. |
| Kentville*▲† ..... Kings | W. P. Shaffner. |
| Lawrencetown*▲† Halifax | See Annapolis. |
| Liverpool*▲† ..... Queens | John George Pyke. |
| Lockeport*▲†...Shelburne | See Shelburne. |
| Londonderry*▲†Colchester | See Truro. |
| Lunenburg*▲† Lunenburg | Charles W. Lane. |
| Maitland*▲†.....Hants | See Truro. |
| Middleton*▲†...Annapolis | W. G. Parsons. |
| New Glasgow*▲†.. Pictou | Fraser, Jennison & Graham. |
| North Sydney*▲†C.Breton | Murray & MacKenzie. |
| Oxford*▲† ...Cumberland | C. H. Onley. |
| Parrsboro*▲† Cumberland | H. W. McKenna. |
| Pictou*▲† .....Pictou | E. M. MACDONALD. |
| PortHawkesb'y*†Invern's | George O. Forsyth. |
| Port Hood*▲† ....Inverness | Samuel Macdonnell. |
| Shelburne*▲†....Shelburne | John Hood. |
| Sherbrooke*▲†... Guysboro | See Guysborough. |
| Shubenacadie*▲† ....Hants | A. Kirkpatrick. |
| Springhill*● .Cumberland | A. W. Foster. |
| Stellarton*▲†.....Pictou | See Pictou. |
| St. Peter's*▲† .. Richmond | See Port Hawkesbury. |
| Sydney*▲† ...Cape Breton | A. J. G. MacECHEN. |
| Truro*▲†.....Colchester | Hugh MacKenzie. |
| Westville*▲† ..... Pictou | See Pictou. |
| Weymouth*▲† .....Digby | J. A. Grierson. |
| Windsor*▲† .....Hants | E. J. MORSE. |
| Wolfville*▲†.....Kings | E. Sidney Crawley. |
| Yarmouth*▲† ..Yarmouth | E. H. ARMSTRONG. |

## ONTARIO.

| Town and County. | Name. |
|---|---|
| Acton*▲† .....Halton | W. A. McLean. |
| Ailsa Craig*▲†.Middlesex | See St. Marys. |
| Alexandria*▲† .Glengarry | A. L. Smith. |
| Alliston*▲† ..... Simcoe | Fisher & Bell. |
| Almonte*▲† ..... Lanark | Greig & Jamieson. |
| Alvinston*▲† ... Lambton | Hannah & Burnham. |
| Amherstburg*▲†....Essex | F. A. Hough. |
| Arkona*▲† .....Lambton | See Watford. |
| Arnprior*▲†.....Renfrew | Dulmage & Burwash. |
| Arthur*▲†.....Wellington | M. M. McMartin. |
| Athens*▲†.....Leeds | W. A. Lewis. |
| Atwood*▲†..... Perth | See Listowel. |
| Aurora*▲† ..... York | T. H. Lennox. |
| Avonmore*▲†.. Stormont | See Cornwall. |
| Aylmer*▲† .....Elgin | Miller & Backhouse. |
| Ayr*▲† .....Waterloo | See Galt. |
| Barrie*▲†.....Simcoe | McCARTHY, PEPLER & McCARTHY. |
| Beamsville*▲†.... Lincoln | See Hamilton. |
| Beaverton*▲†.... Ontario | T. Earnest Godson. |
| Beeton*▲† ..... Simcoe | See Alliston. |
| Belleville*▲†.....Hastings | F. E. O'FLYNN. |
| Berlin*▲†.....Waterloo | A. Miller. |
| Blenheim*▲† ..... Kent | R. L. Gosnell. |
| Blyth*▲† ..... Huron | A. S. Dickson. |
| Bolton*▲† ..... Peel | A. A. Miller. |
| Bothwell*▲†..... Kent | George L. Taylor. |
| Bowmanville*▲† .Durham | J. Keith Galbraith. |
| Bracebridge*▲†..Muskoka | Mahaffy & Ashworth. |
| Bradford*▲†.....Simcoe | Mark Scanlon. |
| Brampton*▲† ..... Peel | R. H. Pringle. |
| Brantford*▲† .....Brant | BAIRD & HENDERSON. |
| Brigden*▲† .....Lambton | See Sarnia. |
| Brighton*▲†.No'umberl'd | J. W. Gordon. |
| Brockville*▲† ..... Leeds | WOOD & STEWART. |
| Brussels*▲† .....Huron | G. F. Blair. |
| Burford*▲†..... Brant | See Brantford. |
| Burks Falls*▲†..Muskoka | Stephen T. Evans. |
| Burlington*▲† ..... Halton | E. H. Cleaver. |
| Campbellford*▲† N'hm'l'd | D. J. Lynch. |
| Cannington*▲† ...Ontario | A. J. Reid. |
| Carleton Place*▲† Lanark | C. McIntosh. |
| Cayuga*▲†.....Haldimand | Colter & Goodman. |
| Chatham*▲† .....Kent | WILSON, KERR & PIKE. |
| Chatsworth*▲† ..... Grey | See Owen Sound. |
| Chesley*▲† ..... Bruce | H. O. Langley. |
| Chesterville*▲†...Dundas | W. B. Lawson. |
| Chippawa*▲† .... Welland | See Welland. |
| Clarksburg*▲† ..... Grey | See Thornburg. |
| Clifford*▲†..... Wellington | See Harriston. |
| Clinton*▲†.....Huron | W. Brydon. |
| Cobourg*▲†N'th'umberl'd | FRANK M. FIELD. |
| Colborne*▲† N'thumberl'd | W. L. Payne. |
| Coldwater*▲●. .....Simcoe | J. Brookoski. |
| Collingwood*▲†...Simcoe | HY. ROBERTSON. |
| Comber*▲† ..... Essex | See Essex. |
| Cookstown*▲†..... Simcoe | See Alliston. |
| Cornwall*▲†.... Stormont | MACLENNAN, LIDDELL & CLINE. |
| Creemore*▲†..... Simcoe | See Barrie. |
| Dashwood*..... Huron | R. H. Collins. |
| Delhi*▲†..... Norfolk | See Simcoe. |
| Deseronto*▲† ... Hastings | George E. Deroche. |
| Drayton*▲†... Wellington | A. S. Lown. |
| Dresden*▲†..... Kent | J. W. Sharpe. |
| Drumbo*▲†.....Oxford | See Brantford. |
| Dundalk*▲†..... Grey | I. B. Lucas. |
| Dundas*▲† ... Wentworth | T. H. A. BEGUE. |
| Dunnville*▲†.. Haldimand | W. D. Swayze. |
| Durham*▲†..... Grey | J. P. Telford. |
| Dutton*▲† ..... Elgin | C. St. Clair Leitch. |
| Eganville*▲† ....Renfrew | W. Lawson. |
| Elmira*▲† ..... Waterloo | See Berlin. |
| Elmvale*▲† ..... Simcoe | W. F. W. Lent. |
| Elora*▲†..... Wellington | Henry Wissler. |
| Embro*▲†..... Oxford | See Woodstock. |
| Erin*▲†..... Wellington | See Fergus. |
| Essex*▲†..... Essex | E. A. Wisner. |
| Exeter*▲†..... Huron | R. H. Collins. |
| Fenelon Falls*▲† Victoria | McLaughlin & McDearmid. |
| Fergus*▲†.....Wellington | N. M. Monro. |
| Flesherton*.....Grey | Lucas & Wright. |
| Florence*▲† .... Lambton | See Bothwell. |
| Fordwich*▲†.....Huron | See Blyth. |
| Forest*▲†..... Lambton | Wm. J. Forte. |
| Fort FrancesRainy Rl'er | See Rat Portage. |
| Fort William*▲† ..Algoma | W. L. Morton. |
| Galt*▲†.....Waterloo | E. J. BEAUMONT. |
| Gananoque*▲† ..... Leeds | W. B. Carroll. |
| Georgetown*▲†....Halton | G. S. Goodwillie. |
| Glencoe*▲†.....Middlesex | Stuart, Stuart & Ross. |
| Goderich*▲†.....Huron | PHILIP HOLT, Q. C. |
| Gore Bay*..... Algoma | See Sault Ste. Marie. |
| Grand Valley*▲† Dufferin | J. A. V. Preston. |
| Gravenhurst*▲† Muskoka | B. H. Ardagh. |
| Grimsby*▲† ..... Lincoln | See Hamilton. |
| Guelph*▲†.....Wellington | GUTHRIE, WATT & GUTHRIE |
| Hagersville*▲† Haldimand | S. E. Lindsay. |
| Hamilton*▲†..Wentworth | MARTIN & MARTIN. |
| Hanover*▲† .....Grey | See Durham. |
| Harriston*▲†...Wellington | A. G. Campbell. |
| Harrow*▲†..... Essex | See Windsor. |
| Hastings*▲† N'thumberl'd | Ruddy & Clarry. |
| Hawkesbury*▲†..Prescott | O'BRIAN & HALL. |
| Hensall*▲†.....Huron | H. J. D. Corkle. |
| Hespeler*▲† .... Waterloo | See Berlin. |
| Highgate*▲†..... Kent | See St. Thomas. |
| Huntsville*▲†... Muskoka | O. M. Arnold. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Ingersoll*† .....Oxford | HEGLER & HEGLER. |
| Inwood*†.....Lambton | See Sarnia. |
| Iroquois*†.... Dundas | A. E. Overell. |
| Jarvis*†.....Haldimand | C. E. Bourne. |
| Keewatin*†...R'ny R. D. | H. A. Langford. |
| Kemptville*†.. Grenville | T. K. Allen. |
| Kincardine*†.....Bruce | W. C. Loscombe. |
| Kingston*†...Frontenac | SMYTHE & LYON. |
| Kingsville*† .... Essex | W. A. Smith. |
| Lakefield*†... Peterboro | See Peterborough. |
| Lanark*†.....Lanark | Andrew Haydon. |
| Lansdowne*† ..... Leeds | See Brockville. |
| Leamington*†..... Essex | W. T. Easton. |
| Lindsay*† ..... Victoria | MOORE & JACKSON. |
| Listowel*† ..... Perth | F. R. Blewett. |
| London*†..... Middlesex | GIBBONS & HARPER. |
| Lucan*† ..... Middlesex | Wm. McDiarmid. |
| Lucknow*†.....Bruce | P. V. Malcomson. |
| Lynden*† ... Wentworth | William T. Henderson. |
| Madoc*†..... Hastings | Wm. Cross. |
| Markdale*† .....Grey | P. McCullough. |
| Markham*†..... York | Higgins & Douglas. |
| Marmora*† ..... Hastings | J. F. Wills. |
| Mattawa*† .... Nipissing | D. A. Dunlap. |
| Meaford*†.....Grey | C. T. Sutherland. |
| Merlin*†.....Kent | See Blenheim. |
| Merrickville*†Greenville | A. E. Baker. |
| Midland*†..... Simcoe | John Rowe. |
| Mildmay*†.....Bruce | See Walkerton. |
| Millbrook*† .... Durham | R. Ruddy. |
| Milton*† ..... Halton | V. Chisholm. |
| Milverton*†.....Perth | See Listowel. |
| Mitchell*†.....Perth | Dent & Thompson. |
| Morrisburg*†.... Dundas | J. P. Whitney. |
| Mount Forest*†. Wel'ton | R. O. Kilgour. |
| Napanee*†.....Lennox | WILSON & WILSON. |
| Newcastle*†..... Durham | E. H. McLean. |
| New Hamburg*†. Wt'rl'o | William Millar. |
| New Market*†..... York | T. J. Robertson. |
| Niagara Falls*†. Welland | F. W. HILL. |
| North Bay*†...Nipissing | A. G. BROWNING. |
| Norwich*†..... Oxford | T. Brown. |
| Norwood*†....Peterboro | W. A. F. Campbell. |
| Oakville*†..... Halton | D. O. Cameron. |
| Oil Springs*†...Lambton | Isaac Greenizen. |
| Orangeville*† .. Dufferin | W. L. Walsh. |
| Orillia*†..... Simcoe | S. S. Robinson. |
| Orono*† ..... Durham | See Bowmanville. |
| Oshawa*† ..... Ontario | C. A. JONES. |
| Ottawa*†..... Carleton | BISHOP & SMITH. |
| Otterville*†..... Oxford | See Woodstock. |
| Owen Sound*†.....Grey | Kilbourn & Kilbourn |
| Paisley*†.....Bruce | Hector C. Cowan. |
| Pakenham*†..... Lanark | See Perth. |
| Palmerston*† Wellington | Drew & Downs. |
| Paris*†.....Brant | Gordon J. Smith. |
| Parkdale*†..... York | John Douglas. |
| Parkhill*† .... Middlesex | E. Goodman. |
| Parry Sound*†McDoug'll | Pirie & Stone. |
| Pembroke*†.....Renfrew | J. H. Burritt. |
| Penetanguishene*†Simc'e | A. B. Thompson. |
| Perth*†.....Lanark | Hall & Hall. |
| Peterboro*†....Peterboro | HALL & HAYES. |
| Petrolia*†.....Lambton | Moncruff & Gansby. |
| Pickering*†.....Ontario | Dow & McGilloray. |
| Picton*†.Prince Edward | G. O. Alcorn. |
| Pt. Arthur*† Th'r Bay Dis. | F. H. Keefer. |
| Port Colborne*† Welland | G. S. Macdonald. |
| Port Elgin*†.....Bruce | C. Dalrymple. |
| Port Hope*† .....Durham | H. A. WARD. |
| Port Perry*† .....Ontario | H. L. Ebbels. |
| Port Rowan*†...Norfolk | See Simcoe. |
| Prescott*† .....Grenville | F. J. French. |
| Preston*† ..... Waterloo | C. R. Hanning. |
| RatPortage*†RainyR.Dis | Langford & Moran. |
| Renfrew*†.....Renfrew | Craig & Wilson. |
| Richmond Hill*†....York | A. G. J. Lawrence. |
| Ridgetown*† .....Kent | W. E. Gundy. |
| Ripley*† .....Bruce | F. L. Pearson. |
| Rodney*†.....Elgin | H. Falconer Jell. |
| Sarnia*† .....Lambton | GURD & KITTERMASTER. |
| SaultSte.Marie*† Alg'aD. | H. C. Hamilton. |
| Schomberg*† ..... York | See Toronto. |
| Seaforth*† .....Huron | R. S. Hays. |
| Shelburne*†.....Dufferin | G. M. Vance. |
| Simcoe*†.....Norfolk | Tisdale, Tisdale & Reid |
| Smith's Falls*†....Lanark | Lavell & Farrell. |
| Southampton*†....Bruce | See Port Elgin. |
| Springfield*†.....Elgin | See Toronto. |
| Stayner*†.....Simcoe | Hood & Sullivan. |
| St. Catharines*† .Lincoln | COLLIER & YALE. |
| St. George*† .....Brant | See Paris. |
| Stirling*†.....Hastings | See Belleville. |
| St. Marys*†.....Perth | E. W. Harding. |
| Stouffville*†.....York | C. RUSSELL FITCH. |
| Stratford*†.....Perth | IDINGTON & ROBERTSON. |
| Strathroy*†....Middlesex | J. Folinsbee. |
| St. Thomas*†.....Elgin | J. S. ROBERTSON. |
| Sturgeon Falls*†Nipiss'g | Harry D. Leask. |
| Sudbury*† .....Nipissing | J. Fowler. |
| Sunderland*†....Ontario | T. W. Chapple. |
| Tara*† .....Bruce | C. E. Start. |
| Tavistock*.....Oxford | Douglas, Alexander & McTavish. |
| Teeswater*†.....Bruce | J. J. Stephens. |
| Thamesville*†.....Kent | See Chatham. |
| Thedford*†.... Lambton | See Sarnia. |
| Thessalon*†..... Algoma | See Sault Ste. Marie. |
| Thornbury*†.....Grey | Wilson & Dyre. |
| Thorold*†.....Welland | COLLIER & BURSON. |
| Tilbury*† .....Kent | D. A. McDonald. |
| Tilsonburg*†.....Oxford | J. CARRUTHERS. |
| Toronto*† ..... York | BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce. |
| " ..... " | CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co. |
| " ..... " | CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal. |
| " ..... " | R. E. KINGSFORD. Special attention paid to Collections and Patents. |
| Toronto Junction*†Y'rk | J. A. J. Andrews. |
| Tottenham*†..... Simcoe | Hood, Jacks & Frazer. |
| Trenton*† .....Hastings | A. Forbes. |
| Tweed*† .....Hastings | C. W. Craig. |
| Unionville*†.....York | See Toronto. |
| Uxbridge*†.....Ontario | S. S. SHARPE. |
| Vankleek Hill*†Prescott | F. W. Thistlewaite. |
| Walkerton*† ..... Bruce | A. Collins. |
| Walkerville*†.....Essex | C. H. Robinson. |
| Wallaceburg*†.....Kent | Frazer & Jackson. |
| Waterford*† ....Norfolk | W. B. Wilkinson. |
| Waterloo*† ....Waterloo | William Reade. |
| Watford*†.....Lambton | Alexander Saunders. |
| Welland*†.....Welland | Raymond & Cohoe. |
| Westport*† .....Leeds | See Brockville. |
| Wheatley*†.....Kent | See Leamington. |
| Whitby*† .....Ontario | G. Y. Smith. |
| Wiarton*†.....Bruce | W. J. Ferguson. |
| Winchester*†....Dundas | S. S. Reveler. |
| Windsor*† .....Essex | CLEARY & SUTHERLAND |
| Wingham*† .... .Huron | J. A. Morton. |
| Woodbridge*† .....York | See Toronto. |
| Woodstock*† ....Oxford | FINKLE & MULLEN. |
| Woodville*† ....Victoria | See Lindsay. |
| Wyoming*† ....Lambton | See Sarnia. |
| Yarker*†.....Addington | See Napanee. |
| Zurich*† .....Huron | See Goderich. |

## PRINCE EDWARD ISLAND.

| | |
|---|---|
| Alberton*†.....Prince | See Summerside. |
| Charlottetown*† Queens | M. & D. C. McLEOD. |
| Montague Bridge*† Kings | See Charlottetown. |
| Souris*† ..... Kings | See Charlottetown. |
| Summerside*†.... Prince | J. E. Wyatt. |

## QUEBEC.

| | |
|---|---|
| Beauharnois*† Beauh'ois | Thomas Brossoit. |
| Bedford*†.... Missisquoi | H. Butler. |
| Berthier en Haut*Berth'r | V. Allard. |
| Buckingham*†.... Ottawa | F. A. Beaudry. |
| Chambly*†..... Chambly | P. B. Benoit. |
| Chicoutimi*† Chicoutimi | L. G. Belley. |
| Coaticook*†... Stanstead | G. H. St. Pierre. |
| Cookshire*†... Compton | L. E. Charbonnell. |
| Cowansville*† Missisquoi | J. C. McCorkill. |
| Danville*†.....Richmond | See Richmond. |
| Farnham*† ... Missisquoi | See Cowansville. |
| Fraserville† Temiscouata | H. S. Carroll. |
| Granby*†..... Shefford | See Cowansville. |
| Hochelaga*† .. Hochelaga | See Montreal. |
| Hull*† ..... Ottawa | C. B. MAJOR. |
| Huntingdon*† .Hunt'don | A. E. Mitchell. |
| Iberville*†.....Iberville | See St. Johns. |
| Joliette*†.....Joliette | J. M. Tellier. |
| Knowlton*†.....Brome | J. E. Fay. |
| Lake Megantic*†Compton | See Sherbrooke. |
| L'Assomption*† L'As'pt'n | J. E. Faribault. |
| Lachine*†. Jacq'sCartier | See Montreal. |
| Lachute*†.... Argenteuil | G. E. Bampton. |
| L'Epiphanie*† L'Ass'pt'n | J. E. Faribault. |
| Laprairie*†.... Laprairie | See Montreal. |
| Laurentides*.L'Assomp'n | R. T. Beaudoin. |
| Levis*†..... Levis | Charles Darveau. |
| Longueuil*†.....Ch'mbly | See Montreal. |
| Louiseville*† Maskino'ge | A. L. Desaulniers. |

**Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.**

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

| Town and County. | Name. |
|---|---|
| Magog*† ..... Stanstead | See Sherbrooke. |
| Malbaie† .....Charlevoix | See Fraserville. |
| Marieville*•†.... Rouville | H. G. Paulin. |
| Mile End*•† ...Hochelaga | See Montreal. |
| Montmagny*•†Montm'g'y | See Levis. |
| Montreal*•†... Hochelaga | BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago. |
| " ..... " | CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers. |
| " ..... " | McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co. |
| Murray Bay*† Charlevoix | See Fraserville. |
| Nicolet*•† ..... Nicolet | See Three Rivers. |
| Ormstown*•†Chateaugu'y | See Huntingdon. |
| Papineauville*•†.. Ottawa | See Hull. |
| Pa pebiac*† Bonaventure | See Rimouski. |
| Plessisville*†... Megantic | See Victoriaville. |
| Pt.St.Charles*•† Hoch'aga | See Montreal. |
| Quebec*•†.....Quebec | CARON, PENTLAND & STUART. |
| Richmond*†... Richmond | P. S. G. McKenzie. |
| Rimouski*•† ...Rimouski | N. Bernier. |
| Riviere du Loup*•†Tem'ta | See Fraserville. |
| Roberval*•†...Chicoutimi | See Quebec. |
| Shawville*•†.....Pontiac | See Ottawa. |
| Sherbrooke*•† Sherbro'ke | WHITE, CATE & WELLS. |
| Sorel*•†.....Richelieu | Ethier & Lefebore. |
| Stanbridge*†E.Missisquoi | Z. V. Cornell. |
| Stanstead*•† ...Stanstead | M. F. Hackett. |
| St. Cesaire*•†.... Rouville | See Montreal. |
| St. Cunegonde Hochelaga | See Montreal. |
| Ste. Anna de la Perade*•† Champlain | See Quebec. |
| Ste. Marie*..... Quebec | See Three Rivers. |
| Ste.ThereseDeBl'inv'le*•† Terrebonne | See Montreal. |
| St. Francois*•†DeLaBe'ce | See Montreal. |
| St. Francois-du-Lac•† Yamaska | See Nicolet. |
| St. George*..... Beauce | See Quebec. |
| St. Henri*•†... Hochelaga | See Montreal. |
| St. Hyacinthe*•†St. Hy'he | FONTAINE & FONTAINE. |
| St.Jean Baptiste*Hoch'ga | See Montreal. |
| St. Jerome*•† Terrebonne | W. B. Nantel. |
| St. Johns*•†.... St. Johns | Paradis & Paradis. |
| St.Johns Suburb*†Quebec | See Quebec. |
| St.Laurent*†Jacq'sCartier | See Montreal. |
| St. Remi*•† .. Napierville | D. Monet. |
| St. Roch de Quebec*†Que. | HAMEL, TESSIER & TESSIER. |
| St. Sauveur*..... Quebec | See Quebec. |
| ThetfordMines*•†Mega'ic | See Three Rivers. |
| Three Rivers*•†St.Mau'ce | N. L. De Noncourt. |
| Valleyfield*•† Beauharn's | L. J. Papineau. |
| Victoriaville*† Athabaska | Crepeau & Crepeau. |
| Waterloo*•†..... Shefford | Charles A. Nutting. |
| Westmount*†..Hochelaga | A. R. Johnson. |

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